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AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, FUNDS AVAILABILITY POLICY AND WIRE TRANSFER AGREEMENT. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements And Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean DFCU FINANCIAL. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Agreements And Disclosures. For joint accounts, read singular pronouns in the plural.

DFCU FINANCIAL MEMBERSHIP

To apply for membership with DFCU Financial, You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Amendments.

Credit Union membership is granted to applicants within DFCU Financial's common bond as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from the above organizations; and organizations of such persons.

By signing Your application for membership, You acknowledge receipt of these Agreements And Disclosures, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

Credit Union members whose status is currently within the Credit Union's common bond (as outlined herein) may sponsor immediate family members and possibly other members of Your household for Credit Union membership. Eligible family members may include for instance: father, mother, brother, sister, son, daughter, grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH DFCU FINANCIAL, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY WHICH, TO THE EXTENT APPLICABLE, IS INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners. We can release or pay any amount on deposit in Your Account to any Owner. We can honor Checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred. Any Owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all Owners of the Account as to a disposition of funds on deposit. Any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

CUSTODIAL ACCOUNTS. Any custodial account is subject to the Uniform Transfers to Minors Act. It is Your responsibility to determine and understand any legal effects related to this type of Account.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. We require all Trust Accounts to name a beneficiary. The individual establishing the Trust (the "Settlor") must be a member of the Credit Union and, any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal. It is the responsibility of the Settlor(s) to determine and understand any legal effects related to this type of Account.

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased. Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares unless You designated otherwise. If, however, none of the payable-on-death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, the funds will be paid to the party or parties as required by applicable law. It is the responsibility of all Account Owners to determine any legal effects of opening and maintaining an Account with payable-on-death status.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any Check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will debit Your Account for the amount of the item and charge You a Returned Check Fee. You will be liable to Us for the amount of any item You deposit which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorneys' fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited. If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day. Your Savings are Federally insured by the National Credit Union Administration, a U.S. Government Agency, to at least \$250,000.00 and backed by the full faith and credit of the United States Government.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account, We will pay such items each business day in the order We choose, all of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. Unless You elect otherwise, We will not transfer funds to Your Account to cover any overdraft. If You have elected overdraft protection, transfers will be made from Your line of credit up to Your available credit limit, or from Your deposit Accounts, provided You have enough available funds, subject to any preference You have indicated to Us for clearing any overdraft(s). We may, at Our option, provide You with Overdraft Service and if We elect to do so, You understand that transfers will be made at Our sole discretion and in an order of Our choosing, subject to Our Overdraft Policy in force at the time of any such transfer. Any overdraft transfers from Your deposit Accounts, Your Line of Credit and/or those made in conjunction with Overdraft Service will be subject to a fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

ACCOUNT AGREEMENT (continued)

EXPENSES. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period) may be subject to an Inactive Account Fee. We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with state and/or federal law.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners, and supercedes any claim that might be made by Your heirs, estate representatives and Account beneficiaries.

CREDIT REPORTING NOTICE. We may report information about Your account to credit bureaus. Late payments, missed payments, or other defaults on Your account may be reflected in Your credit report.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements And Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

SUSPENSION OF SERVICES. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any Check presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You. Account services are available to members of the Credit Union. We reserve the right to cancel or suspend services to a member that has: (a) a delinquent loan; (b) an account balance below the \$5.00 minimum for a period of six months or more, or in the alternative, does not maintain an active loan with the Credit Union; (c) an unresolved deposited returned item; (d) any unpaid and uncollected fees; (e) a negative balance on an Account; or (f) caused a financial loss to the Credit Union.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

AGREEMENTS AND DISCLOSURES. The Agreements And Disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account.

Your Agreements And Disclosures may be amended by Us from time to time in a manner as prescribed by law.

STOP PAYMENTS. All oral, written and Telephone Banking stop payment requests for Checks are subject to the terms and conditions of the Stop Payment form related to any such requests. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. Written confirmation of the stop payment request will be provided to You. A stop payment request is effective for six months. If at the end of six months, You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a

Check which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved Check. If We do pay a Check for which You have requested stop payment, and as a result, any other item is returned unpaid by Us due to insufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You. You will be charged a fee for each check stop payment that You request.

CHECKS AND OTHER ACCOUNT ACCESS DEVICES. Any Check or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT CHECKS. You understand that postdating a Check will have no effect on whether or not it is honored prior to or after the date of any such Check. A stale Check is any Check received by Us by the earlier of six months or more after the date of the Check or any expiration date printed on the Check. We may pay or refuse to pay any postdated, stale or overdraft Check, or other item presented for payment on Your Account without any liability.

CHECK SAFEKEEPING. Check Safekeeping is automatic on Your Account. You understand that canceled Checks retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a Check and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved Check. You will be charged a fee for each copy of a Check that You request.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 60 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

ORGANIZATIONAL OR SOLE PROPRIETORSHIP ACCOUNTS. If Your Account is an organizational or sole proprietorship account, You will supply Us with a separate authorization informing Us of the authorized signers for the Account and provide any other related documents if We request You to do so. We require that the individual opening the Account be a member and that all owners or organizational members be individually eligible for membership.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts. In addition, You agree that We may rely on information supplied by the United States Postal Service when updating Our records.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Michigan, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00, which may be maintained in this Account or any combination of share accounts that You have with Us. You must maintain an aggregate minimum average daily balance of \$200.00 (Savings, Checking, DFCUPerks, Interest Checking Plus, DFCUPerks Plus, IMMA or share certificates combined) or maintain direct deposit to this Account each month to avoid a monthly fee.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SAVINGS AND HOLIDAY SAVINGS ACCOUNTS

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$1.00.

SPECIFIC TERMS APPLICABLE TO YOUR CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

ACCOUNT DISCLOSURES (continued)

Minimum Balance Requirements. The minimum balance required to open this Account is \$20.00.

Sub-Accounts. This Account consists of a transaction sub-account and a savings sub-account. Funds will reside in the savings sub account until such time as they are required to pay debits, at which time they will be transferred to the transaction sub-account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR DFCUPERKS ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. The minimum balance required to open this Account is \$20.00.

Sub-Accounts. This Account consists of a transaction sub-account and a savings sub-account. Funds will reside in the savings sub account until such time as they are required to pay debits, at which time they will be transferred to the transaction sub-account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR INTEREST CHECKING PLUS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$20.00. You must maintain an aggregate minimum average daily balance of \$10,000.00 (Savings, Checking, DFCUPerks, Interest Checking Plus, DFCUPerks Plus, IMMA or share certificates combined) to avoid a monthly fee.

Sub-Accounts. This Account consists of a transaction sub-account and a savings sub-account. Funds will reside in the savings sub account until such time as they are required to pay debits, at which time they will be transferred to the transaction sub-account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR DFCUPERKS PLUS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$20.00. You must maintain an aggregate minimum average daily balance of \$10,000.00 (Savings, Checking, DFCUPerks, Interest Checking Plus, DFCUPerks Plus, IMMA or share certificates combined) to avoid a monthly fee.

Sub-Accounts. This Account consists of a transaction sub-account and a savings subaccount. Funds will reside in the savings sub account until such time as they are required to pay debits, at which time they will be transferred to the transaction sub-account.

Transaction Limitations. No transaction limitations apply to this Account

SPECIFIC TERMS APPLICABLE TO YOUR INSURED MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$2,500.00.

SPECIFIC TERMS APPLICABLE TO YOUR IRA SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this disclosure.

Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE CERTIFICATE AND IRA SHARE CERTIFICATE ACCOUNTS

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open a Share Certificate Account varies according to the term of the Share Certificate. Refer to Our Account Disclosure Rate Supplement for the specific minimum balance requirements applicable to Your Account.

Maturity Date. Your Account will mature after the term indicated on Our Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds from Your Account before the maturity date. The penalty imposed will equal 90 days of dividends for Accounts with a term of one year or less and 180 days of dividends for Accounts with a term greater than one year. Your Account will be closed if, at any time, Your balance falls below the minimum balance required to open Your Account. Early withdrawal penalties will be waived for withdrawals incident to those related to the required minimum distribution rules for IRAs.

Renewal Policies. Your Account will renew automatically upon maturity. You will have a 10-calendar-day grace period following the maturity of Your Account during which You may make deposits to and withdrawals from Your Account without penalty.

Transaction Limitations. Once Your Account is established, You may not make any further deposits to Your Account. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in an Account drops below one share (\$5.00) for a period of six months or more, We may, at Our option, close Your Account(s).

Insufficient Funds Returns. Any Check or pre-authorized transfer, or transaction made through the use of Your ATM or Debit Card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for insufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each business day with Your final Account balance from the preceding business day. The final balance takes into account all of the debit and credit transactions that were settled that business day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a business day (the preceding business day's final balance) is sometimes referred to as Your "current balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your current balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), EFT debits that We have authorized but which have not been settled, and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance at the time the transaction occurred or is authorized. To determine Your available balance, We also subtract all of the pending debit transactions and any check or management holds on Your Account. This determines the available balance for overdraft purposes. Each debit transaction

ACCOUNT DISCLOSURES (continued)

that We process that results in a negative available balance in Your Account is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for insufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Variable Rate Information. For all dividend-bearing Variable Rate Accounts, the dividend rate and APY may change at any time based on the determination of the Credit Union's management.

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

Withdrawal of Dividends Prior to Maturity. For all Share Certificate Account types, the Annual Percentage Yield assumes that dividends remain on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. For all Accounts (except checking Accounts) during any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to restrictions and/or closure by the Credit Union.

Withdrawals made from Your Account without advance notice are limited to \$1,000.00 from branch drive-up locations and \$5,000.00 directly from a Credit Union teller.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily. The dividend period, compounding frequency and the crediting frequency for all accounts are shown in the following table:

Account Type	Dividend Period	Compounding Frequency	Crediting Frequency
Savings	Monthly	Monthly	Monthly
Special Savings	Monthly	Monthly	Monthly
Holiday Savings	Monthly	Monthly	Monthly
Checking	N/A	N/A	N/A
DFCUPerks	N/A	N/A	N/A
DFCUPerks Plus	Monthly	Monthly	Monthly
Interest Checking Plus	Monthly	Monthly	Monthly
Insured Money Market	Monthly	Monthly	Monthly
IRA Savings	Monthly	Monthly	Monthly
Share Certificate	Quarterly	Quarterly	Monthly or Quarterly (1)
IRA Share Certificate	Quarterly	Quarterly	Monthly or Quarterly (2)

For Certificates Over \$2,500.00 (1) You may elect to have dividends credited monthly or quarterly to Your savings or checking Account.

For Certificates Over \$1,000.00 (2) You may elect to have dividends credited monthly or quarterly to Your IRA Savings Account.

Balance Computation Method. For all dividend-bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the daily balance in Your Account for each day of the period.

Accrual on Noncash Deposits. For dividend-bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

Other Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with these Agreements And Disclosures.

FUNDS AVAILABILITY POLICY DISCLOSURE

THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS AT DFCU FINANCIAL. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

General Policy. Our general policy is to delay the availability of funds from Your deposits. Cash deposits, deposits consisting of checks drawn on DFCU Financial and Electronic direct deposits will be available on the same day of deposit. Once they are available, You can withdraw the funds and We will use the funds to pay checks that You have written. A deposit is considered received when it is accepted at a DFCU Financial office or locations accepting deposits for Us, with all endorsement guidelines met, and the transaction is posted to Your Account. For determining the availability of Your deposits, every day is a business day, except Saturdays, Sundays and federal holidays.

Except for deposits received at ATMs, if You make a deposit on a business day that We are open, We will consider that day to be the day of Your deposit. However, if You make a deposit after closing or on a day that We are not open, We will consider the deposit made on the next business day We are open.

For deposits received at ATMs, if You make a deposit before 3:00 p.m. on a business day that We are open, We will consider that day to be the day of Your deposit. However, if You make a deposit after 3:00 p.m. or on a day that We are not open, We will consider the deposit made on the next business day We are open.

Reservation of Right to Hold. In some cases, We will not make the funds You deposit by check available to You until the second business day after We receive Your deposit. However, for checking Accounts, the first \$200.00 of Your deposit will be available on the first business day following the day of Your deposit. The length of any hold placed on a deposit is counted in business days from the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment. Locations accepting deposits for Us will not accept negotiable instruments for deposit into any accounts that are subject to collection or special conditions and the funds from such deposits made at DFCU Financial locations will not be credited to Your Account until they are negotiated by the financial institution on which they were drawn. If We are not going to make all the funds from Your deposit available on the same business day, We will notify You at the time You make Your deposit. We will also tell You when the funds will be available. If Your deposit is not made directly to one of Our employees, or if We decided to take this action after You have left the premises, We will mail You the notice by the next business day after We receive Your deposit. If You will need the funds from a deposit right away, You should ask Us when the funds will be available. Any request for payment against funds on which a hold has been placed will be returned unpaid.

Other Check Deposits. The first \$200.00 from a deposit of other checks will be available on the first business day after the day of Your deposit. The remaining funds

will be available on the second business day after the day of Your deposit. For example, if You deposit a check of \$700.00 on a Monday, \$200.00 of the deposit is available on Tuesday. The remaining \$500.00 is available on Wednesday.

ATM Deposits. Up to the first \$100.00 of deposits made at ATMs accepting deposits for DFCU Financial will be available for withdrawal on the first business day following the day of Your deposit. For deposits made at ATMs owned and operated by DFCU Financial, the remainder of any such deposit(s) subject to delayed availability will become available for withdrawal on the second business day after the day of deposit. For deposits made at ATMs not owned and operated by DFCU Financial, the remainder of any such deposit(s) subject to delayed availability will become available for withdrawal on the fifth business day after the day of deposit.

Longer Delays May Apply. We may delay Your ability to withdraw funds deposited by check into Your Account an additional number of days for the following reasons:

- We believe a check You deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn Your Account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind the address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local

FUNDS AVAILABILITY POLICY DISCLOSURE (continued)

government checks will be available on the next business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over \$5,000.00 will not be available until the second business day after the day of Your deposit. Funds from all other check deposits will be available no later than the ninth business day after the day of Your deposit. Further delays may apply.

Dividend Payment Policy. See the Account Disclosures section in this brochure for Our policy on the payment of dividends.

Cash Withdrawal Limits. Daily cash withdrawals without advance notice from You are limited to \$1,000.00 from branch drive-up locations and \$5,000.00 directly from a Credit Union teller.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

1. This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693o-1) and Regulation E, Subpart B (12 CFR 1005.30 *et seq.*)
2. We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.
3. The party(ies) named on Your Account are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated by You.
4. Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.
5. We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.
6. If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.
7. You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.
8. You agree to re-execute this Agreement or to execute a new agreement if changes are necessary.
9. You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement plus any related fees when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.
10. You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person different from the named beneficiary based upon the beneficiary's identifying or account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us. You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay interest or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.
11. You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) Only individuals named on Your Account shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named on Your Account for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.
12. We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named on Your Account. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.
13. We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use The funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.
14. You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.
15. We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.
16. We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in

WIRE TRANSFER AGREEMENT (continued)

effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

17. This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this

Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

18. We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.
19. If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.

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FACTS

WHAT DOES DFCU FINANCIAL 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?	The types of personal information We collect and share depend on the product or service You have with Us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores
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 DFCU Financial chooses to share; and whether You can limit this sharing.

Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	NO	WE DON'T SHARE
For Our non-affiliates to market to You	NO	WE DON'T SHARE

Questions? Call 313.336.2700 or 888.336.2700 or write to Us at: P.O. Box 6048, Dearborn, MI 48121

What We do	
How does DFCU Financial protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does DFCU Financial collect my personal information?	We collect Your personal information, for example, when You <ul style="list-style-type: none"> • open an account or deposit money • pay Your bills or apply for a loan • use Your credit or debit card We also collect Your personal information from others, such as credit bureaus, affiliates, or others.
Why can't I limit all sharing?	Federal law gives You the right to limit only <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 non-affiliates to market to You State laws and individual companies may give You additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>DFCU Financial does not share with Our affiliates.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>DFCU Financial does not share with non-affiliates so they can market to You.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You. <i>Our joint marketing partners include categories of companies, such as:</i></p> <ul style="list-style-type: none"> • <i>financial service providers</i> • <i>insurance companies</i>