WEBER STATE CREDIT UNION

a division of Goldenwest

Your Merger Guide

WEBER STATE
CREDIT UNION
a division of Goldenwest

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Merger Support

801-399-9728

help@ascentcu.com

ASCENT CREDIT UNION MAIN BRANCH
4140 Harrion Blvd. Ogden, UT 84403

A RETURN TO OUR ROOTS - BRINGING BACK WEBER STATE CREDIT UNION

We are quickly approaching the operating system merger between Ascent and Goldenwest Credit Unions, after which we will welcome back the name Weber State Credit Union and operate as a division of Goldenwest. Employees from both organizations have been working diligently for several months to ensure a smooth transition of products and services.

This merger guide provides detailed information to help you through the conversion process. In particular, we encourage you to note account changes that will be effective November 2, 2026.

There are many benefits associated with the merger. Some of these benefits include:

- Expanded Branch Access: You will have access to 51 additional branches across Utah and Idaho.
- More Products & Services: A wider portfolio of deposit, lending, insurance, and investment options.
- Greater Support Of Our WSU Heritage: The restoration of the Weber State Credit Union name revitalizes the university brand and loyalty, hailing to our history while building an expanded relationship with the power of resources from Goldenwest.

Goldenwest is an Ogden-based credit union founded in 1936 with a proud legacy of financial strength. Goldenwest and Ascent Credit Unions share similar values, and together we look forward to a mutually beneficial relationship for our not-for-profit financial cooperative that includes more than 220,000 members.

Ascent Federal Credit Union, originally founded in 1957 as Weber College Employees Federal Credit Union, has been through many chapters over its almost 70-year history. From serving faculty, staff, students, and Alumni of Weber State University, to serving the broader communities surrounding WSU, our mission has remained the same – to inspire upward financial success. And now, the Credit Union has an opportunity to elevate our mission to new heights while remaining true to our history and returning to our roots by operating as Weber State Credit Union, a division of Goldenwest.

This historic merger will allow Ascent Credit Union to provide the best and latest products and services our members deserve and desire. We will continue to offer the same personal and local service you have always expected of us. Thank you for entrusting us with your financial future. We look forward to serving you as we begin a new day at Weber State Credit Union.

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CREDIT UNION
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Brock Mortensen

Ascent Credit Union, President/CEO

IMPORTANT DATES TO REMEMBER

OCT.
MID

Replacement ATM & Visa Cards

Replacement Visa credit and debit cards will arrive in the mail mid-October but **cannot be activated until November 2nd.** Directions for activation will be on a sticker with your card. Continue using your existing Visa cards through November 1st.

OCT.
30

Temporary Service Outage Scheduled

Beginning Friday, October 30th at 6 p.m. Mountain Time through early morning Monday, November 2nd, branch services, online and mobile banking, including bill pay, will be unavailable for conducting transactions during a scheduled outage. Account alerts will not be functioning during the outage, and new alerts must be set up after you login to the Weber State Credit Union online branch. Shared branching will not be available during the outage. Existing Visa credit and debit cards will be available for use during this time.

NOV.
2

System Conversion Complete

The operating system merger will be completed early morning on Monday, November 2nd. We request members take action on the following items the morning of November 2nd to avoid interruption of service on your accounts:

- Activate and begin using new Visa credit and debit cards;
- Register for the new online banking system at **weberstatecu.org**, and download the free Weber State Credit Union mobile banking app; and,
- Begin using your new account number and routing number for all transactions related to your account.

NOV.
EARLY

New Checks

Members who actively write checks on their accounts will receive a new box of checks in early November. Upon receiving your new checks in the mail, begin using them immediately. Destroy your old checks to avoid confusion and/or identity theft.

MAR.
31

Checks, Automatic Payments and Direct Deposit

March 31, 2027, is the final day that transactions will clear with your old account number and/or routing number. All transactions involving paper checks, automatic payments, and direct deposit should be updated with your new account number and routing number by this date.

YOUR MERGER GUIDE

Ascent Credit Union is providing you with this Merger Guide to assist you through upcoming changes to your account. These changes are a result of merging core operating systems with Goldenwest.

We encourage you to pay attention to the following items as we anticipate they will have the greatest impact on your account relationship with Ascent Credit Union:

Account & Routing Numbers

Account numbers will be amended to an 8-digit number that incorporates your existing account number. This change will impact personal checks, direct deposit and automatic withdrawals. Beginning November 2nd, the new routing number will be **324377613.**

Online Banking

Ascent Credit Union's online branch will no longer be available after October 30th at 6 p.m. Beginning the morning of November 2nd, it will be replaced by a new online banking system, accessed through Weber State Credit Union's website at **weberstatecu.org.** Existing users will log in using their current Ascent Credit Union username and password, then be prompted to change their password. New users can enroll in online banking, but their mailing address, email address and mobile phone number must be accurate in the Credit Union's records prior to enrollment. See page 18 for complete details.

Mobile Banking

The existing Ascent Credit Union mobile app will be discontinued on October 30th at 6 p.m. Members will need to download the Weber State Credit Union mobile banking app for account access with your smart phones and tablets beginning the morning of November 2nd. Mobile deposit will be available for qualifying members.

Bill Pay

Payment history, payees, and pre-scheduled and/or recurring payments will transfer over from the Ascent Credit Union Online Bill Pay system to the Weber State Credit Union Online Bill Pay system. There may be a delay in the ability to access Bill Pay online when the new system goes live.

Visa Cards

Replacement Visa credit and debit cards will arrive by mail mid-October but **cannot be activated until November 2nd.** Directions for activation will be on a sticker with your card. Continue using your existing Visa cards through November 1st.

GENERAL ACCOUNT INFORMATION

Account Number

All accounts will be amended to an 8-digit number that begins with a “5” and incorporates your existing account number. Depending on the length of your current account number, the numerals five and zero(s) will be added to complete the 8-digit set. See example below:

Old	New
123	50000123
1234	50001234
12345	50012345

Routing Number

Beginning November 2nd, Weber State Credit Union’s routing number will be **324377613.**

Direct Deposit and Automatic Payments

DIRECT DEPOSIT

To avoid disruption, beginning November 2nd please update your deposit source (employer, Social Security, etc.) with your new account and routing numbers before March 31, 2027. **All deposits using old account and routing numbers received after April 1, 2027 will not be processed.** Social Security deposits may be changed by calling 800-772-1213 or online at www.ssa.gov/deposit

AUTOMATIC PAYMENTS

You will be required to update your Credit Union account number(s) and routing number after November 2nd and before March 31, 2027. **Starting April 1, 2027, automatic payments using old account or routing numbers will no longer clear.**

Members with Ascent Credit Union and Goldenwest Credit Union Accounts

The merger will not automatically combine the accounts you may have with both credit unions. You will continue to have separate accounts. If you want to link your accounts on the online branch, please contact the Credit Union after November 2nd for assistance.

Shared Branching

Shared Branching will be unavailable to Ascent Credit Union members beginning October 30th at 6 p.m., and will be available again on November 2nd with your new Weber State Credit Union account number. Use of your debit card at a CO-OP ATM or another ATM will not be impacted by the unavailability of Shared Branching.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Merger Support

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CHECKING ACCOUNTS

Beginning November 2nd, your checking account will convert to Smart Pay Checking. Smart Pay Checking features no monthly service fees, a free Visa debit card, no minimum balances, and free online and mobile services, including mobile deposit. Smart Pay Checking also earns rewards points, and all Scorecard points will transfer to the new program. Plus, your Smart Pay Checking earns dividends on average daily balances over $500.

Paper Checks

If you have used a paper check to draw on your account within the last six months, you will receive a free box of new checks. These checks should arrive at your address on file by early November. Continue using your old checks until you receive your new checks. The old checks will continue to be honored through March 31, 2027. However, we recommend once you receive your new checks, destroy the old checks to avoid errors and/or identity theft.

Visa Debit Card

Your new Weber State Credit Union Visa debit card will be mailed to your address on file by mid-October. **However, it cannot be activated nor used prior to November 2nd.** You will set your PIN as part of the activation process. Please continue to use your old Visa debit card through November 1st.

Automatic Debit Payments

Automatic payments from your Visa debit card (iTunes, Netflix, Amazon, etc.) will need to be updated on or after November 2nd with your new Visa debit card information to avoid an interruption in service.

Notices

Beginning November 2nd, you may enroll in electronic notices for Non-Sufficient Funds, Automatic Deposit/Withdrawal, Loan Payment Due, and more with free eAlerts via the online banking system.

Courtesy Pay

Members who currently have Overdraft Privilege will continue to have coverage for the same types of transactions as their current coverage. The maximum aggregate limit of coverage will increase from $750 to $1,000 limit. The fee per covered transaction is $22, effective on June 1, 2026, which is lower than the previous fee of $27. Business accounts are not eligible for Courtesy Pay.

Direct Deposit and Automatic Payments

To avoid disruption, beginning November 2nd, update your deposit source (employer, Social Security, etc.) with your new account and routing numbers before March 31, 2027. All deposits using old account and routing numbers received after April 1, 2027 will not be processed. Social Security deposits may be changed by calling 800-772-1213 or online at www.ssa.gov/deposit

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SAVINGS PRODUCTS

Membership Share

You currently have a $5.00 membership share held in your Primary Savings with Ascent Credit Union. This $5.00 membership share will remain the same after the system merger.

Secondary Shares

Your secondary share accounts will remain the same after the merger.

Certificates

The merger will not change the original terms of your certificates, including the Annual Percentage Yield (APY) with the exception of when dividends are posted. On October 31st, you will receive a dividend. After that posting, dividends will post at month's end beginning November 30th. Renewed certificates after November 2nd will be subject to new terms and conditions.

MyFund Account

MyFund accounts will be converted to Insured Money Market Accounts that feature no minimum balance requirement and higher dividends. Sweeps will be discontinued on these accounts.

Individual Retirement Account (IRA)

IRAs will remain the same after the system merger.

Health Savings Account (HSA)

HSAs will be available to members after November 2nd. Please contact your nearest branch or call 800-283-4550 to open an account and receive an HSA debit card.

Education Saving Account (ESA)

ESAs will be available to members after November 2nd. Please contact your nearest branch or call 800-283-4550 to open an ESA account.

Gold Account

As part of the Golden Rewards Loyalty Program, all members will receive a dedicated share account named the Gold Account. This account is used exclusively for deposits related to rewards and promotional incentives.

These deposits may include, but are not limited to:

- Year-end bonuses
- Visa Debit Card Round Up Rewards
- Qualifying Visa credit card cash-back rewards
- Cash-back from select promotional loan offers

As of September 1, 2026, the rate is 6.00% Annual Percentage Yield (APY).

There are no fees associated with the Gold Account.

Learn more at gwcu.org/exclusives/golden-rewards

If you prefer not to have a Gold Account as part of your membership, please visit your nearest branch or call 800-283-4550 for assistance.

NCUA Share Insurance

Your eligible accounts—including savings, checking, money market, and certificates—are automatically insured up to the standard insurance limits. If you have accounts in different ownership categories, such as individual and joint accounts, you may qualify for additional coverage. Best of all, there's no cost to you and no enrollment required—your eligible deposits are automatically protected.

Have questions about your share insurance coverage? Give us a call or stop by your nearest branch. We're happy to help you understand how your accounts are protected.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

IMPORTANT TO KNOW

- Changes to your account and routing numbers will impact direct deposit, written checks, and automatic payments from checking and savings accounts.
- The new routing number is 324377613.
- You will need to update automatic merchant payments linked to your Visa cards on or after November 2nd, for uninterrupted transactions. (Examples: iTunes, Netflix, Amazon, etc.)
- Beginning April 1, 2027, your old Ascent Credit Union checks will no longer clear your account and will be returned unpaid.
- New payment address: PO Box 1111 Ogden, UT 84402

VIP Club

The Ascent Credit Union VIP Club will be discontinued as of October 30th. After that date, members will be eligible to participate in the Goldenwest President's Club.

President's Club

To qualify for the President's Club, a member must maintain an aggregate balance of $50,000 or greater in savings, money market, and/or certificate accounts.

Benefits:

- 0.25% APY bump on certificates
- No holds on checks up to $25,000
- Free home appraisal w/reverse mortgage
- Free President's Club checks
- Safe deposit box discounts
- Medallion stamp service

To opt-in to the President's Club, visit any branch location or call 800-283-4550.

PRESIDENT'S CLUB

BUSINESS SOLUTIONS

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Business Checking

Business Checking accounts will automatically convert to the Simply Free Business Checking account.

PAPER CHECKS

If you have used a paper check to draw on your account within the last six months, you will receive a free box of new checks. These checks will arrive at your address on file by early November. Continue using your old checks until you receive your new checks. The old checks will continue to be honored through March 31, 2027. However, once you start using your new checks, please destroy the old checks to avoid errors and/or identity theft.

VISA BUSINESS DEBIT CARD

Your new Business Visa debit card will be mailed to your address on file by mid-October. **However it cannot be activated nor used prior to November 2nd**. Please continue to use your old Visa debit card through November 1st.

AUTOMATIC DEBIT PAYMENTS

Automatic payments from your Visa debit card (iTunes, Netflix, Amazon, etc.) will need to be updated on or after November 2nd with your new Visa debit card information to avoid disruption.

NOTICES

Beginning November 2nd, you may enroll in electronic notices for Non-Sufficient Funds, Automatic Deposit/Withdrawal, Loan Payment Due, and more with free eAlerts via the online banking system.

CONSUMER LOANS

This section will address any specific changes to each consumer loan product. General changes include:

PAYMENT ADDRESS CHANGE

Update the payment address to

Goldenwest Credit Union
PO BOX 1111
Ogden, UT 84402

GRACE PERIOD CHANGE

Your consumer loans will become subject to a late fee and will be assessed on the 15th day of the delinquent payment date, rather than the 11th day as before.

CREDIT REPORT

Beginning in December 2026, your credit report will show that your loan has been transferred to Goldenwest Credit Union.

Auto Loans/RV Loans

Your auto and RV loans will continue with the same terms with the exception of the late fee amount.

The late fee for direct vehicle loans will change from $29 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

The late fee for indirect vehicle loans will change from $30 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

If you currently have GAP coverage on your loan, it will continue with no change.

Update your insurance: Contact your insurance agent/ company and request a change in the Loss Payee to:

Goldenwest Credit Union
PO BOX 1111
Ogden, UT 84402

Personal Line of Credit/Overdraft Loans

Members with personal lines of credit/overdraft loans received a Change-In-Terms letter describing the specific changes in terms to those respective products.

The due date for your loan payment will remain on the 25th of each month.

The late fee will change from $25 to 5.0% of overdue payment.

Home Equity Line of Credit

Members with home equity lines of credit received a Change-In-Terms letter describing the specific changes in terms to that product.

The late fee will change from $30 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

Update your insurance: Contact your insurance agent/ company and request a change in the Loss Payee to:

Goldenwest Credit Union
PO BOX 1111
Ogden, UT 84402

Signature Loans

Your signature loans will continue with the same terms with the exception of the late fee amount.

The late fee will change from $29 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

Certificate and Share Secured Loans

Your signature loans will continue with the same terms with the exception of the late fee amount.

The late fee will change from $29 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

Mortgage Loans

Mortgages held by Ascent Credit Union will continue with the same terms. Note the updated payment address.

Update your insurance: Contact your insurance agent/ company and request a change in the Loss Payee to:

Goldenwest Credit Union
Its Successor and/or Assigns
PO BOX 1111
Ogden, UT 84402

Home Equity Loans/Second Mortgages

The late fee will change from $30 or 5.0% of overdue payment, whichever is greater, to 5.0% of overdue payment.

Update your insurance: Contact your insurance agent/ company and request a change in the Loss Payee to:

Goldenwest Credit Union
PO BOX 1111
Ogden, UT 84402

EQUAL HOUSING LENDER

NMLS 440574

IMPORTANT TO KNOW

New payment address:
PO Box 1111; Ogden, UT 84402-9961

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CREDIT CARDS

Members with credit cards received a Change-In-Terms letter describing the specific changes in terms to their credit card account.

The due date for your credit card payment will remain on the 25th of each month.

Beginning November 2nd, Weber State Credit Union will begin offering a broader line of Visa credit card programs. If you would like to change your Visa credit card to a different program, visit any branch location or call 801-337-8300 Option 2.

New Card

Existing cardholders will receive a replacement Visa credit card. Cards will arrive mid-October. **Activate your Visa card on or after November 2nd.** Please continue to use your old credit card through November 1st.

Rewards Cards

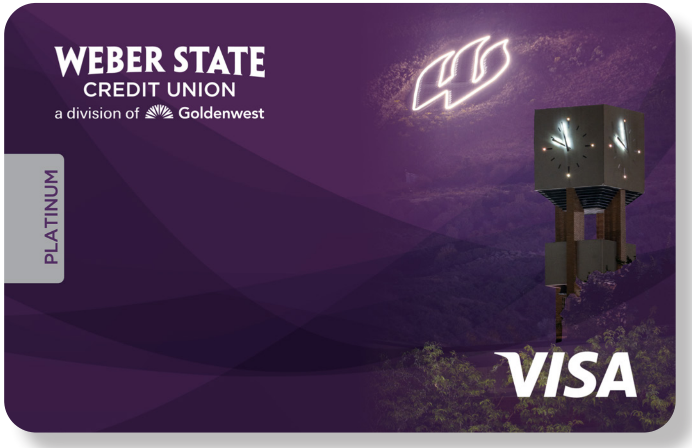
Existing Rewards cardholders will have their Scorecard points transfer from Ascent Credit Union to Weber State Credit Union.

Credit Cards & Merchants

Automatic payments (iTunes, Netflix, Amazon, etc.) will need to be updated with your new Visa credit card information on or after November 2nd to avoid a disruption in service.

Mobile Wallets

Apple Pay, Samsung Pay, and Android Pay will be available with your newly activated Visa credit and debit cards on November 2nd.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Wildcats
DEBIT
VISA

ONLINE, MOBILE & AUDIO BRANCHES

Website

Ascent Credit Union's website will be redirected to Weber State Credit Union's website beginning November 2nd. It will feature information on the full range of products and services available to Credit Union members. The new web address is **weberstatecu.org**, but you can continue to access the site from the old web address of ascentcu.com

Online Banking

Ascent Credit Union's online banking platform will not be available after October 30th at 6pm for transactions. Beginning the morning of November 2nd, you will have access to a new online banking platform.

Existing users can log into online banking by visiting **weberstatecu.org** on or after November 2nd. New users can enroll for online banking in less than five minutes. For detailed instructions on how to enroll, see page 19.

INTERNAL LINKED ACCOUNTS

You will need to re-establish any cross-account links by calling the Contact Center at 800-283-4550 or visiting any branch on or after November 2nd.

EXTERNAL LINKED ACCOUNTS

You will need to re-establish any external account links through the new online banking.

ALERTS

You can setup account alerts after logging into or enrolling in online banking.

eSTATEMENTS

If you are signed up for eStatements with Ascent Credit Union, you will continue to receive eStatements after the merger. You will have access to past eStatements for the prior 12 months.

Bill Pay

The Bill Pay system will remain the same. All Bill Pay information including Payees, Payments, and History will transfer with the merger. There may be a delay in the ability to access Bill Pay online when the new system goes live.

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Mobile Banking

You will continue to have access to mobile banking; however, you will need to make the following updates:

1. Download the Weber State Credit Union mobile banking app on or after November 2nd.
2. Login to the WSCU app with your Online Branch username and password.

Mobile deposit will be available for qualifying members with the WSCU mobile banking app.

Card Controls

Card Controls allow you to enable and disable your Visa cards, set-up travel notifications, and order replacement cards within the WSCU mobile banking app beginning November 2nd.

Audio Branch

On November 2nd, Telephone Teller will convert to the Audio Branch. To access the Audio Branch, call 800-283-4550 option 1.

With the Audio Branch, members can access account balances and perform other account inquiries. The Audio Branch is available 24 hours a day.

THE NEW ONLINE BRANCH

ASCENT CREDIT UNION ONLINE BANKING USERS

Beginning November 2nd, Weber State Credit Union members will access online banking from the Weber State Credit Union website at **weberstatecu.org.** Click the “Log In” button in the top right corner of the homepage which will link you to the Sign In - Welcome to Weber State Credit Union Page.

CURRENT USERNAME & PASSWORD

Enter your current Ascent Credit Union username and password. Should you encounter an error when attempting to login, please contact us and we will help get you back online.

VERIFICATION PROCESS

You will need to provide personal information such as your Social Security Number and your zip code.

CONTACT INFORMATION FOR MULTI-FACTOR AUTHENTICATION PASSCODE

You will need to select a preferred contact method to receive a six-digit passcode. You may choose to have the passcode sent to your phone number or email address on file.

Please verify that your phone number and email address on file with Ascent Credit Union are correct before October 20th. You can review and update your phone number and email address within online banking, call 801-399-9728, or visit any Ascent Credit Union branch.

SET NEW PASSWORD

You will be prompted to choose a new password for the account. You may use your current password as long as it meets the following criteria:

- Minimum of 8 characters
- Must contain at least one uppercase letter, one lowercase letter, one special character, and one number
- Cannot contain the username

NEW ONLINE BANKING USERS

How To Register

PRIMARY MEMBER

The primary member is the person who should register the account. You will need to provide personal information such as the new account number, your Social Security Number, and your birth date.

If you are registering an account for a business, you will need to provide the last four digits of your Tax Identification Number, and the ZIP code of your place of business.

CONTACT INFORMATION

You will need to select a preferred contact method to receive a six-digit passcode. You may choose to have the passcode sent to your phone number or email address on file.

Please verify that your phone number and email address on file with Ascent Credit Union are correct before October 20th by calling 801-399-9728 or visiting any Ascent Credit Union branch.

The online banking registration process should take less than five minutes to complete.

GO TO WEBER STATE CU WEBSITE AT WEBERSTATECU.ORG:

Begin the process by clicking on the “Log In” button in the top, right corner of the homepage of the Weber State Credit Union website at **weberstatecu.org.** You will be linked to the Sign In – Welcome to Weber State Credit Union page. Click on the “Register a New Account” button. From there, select if you want to register a personal or business account.

READ & ACCEPT DISCLOSURES:

Read the disclosures, click the “I Accept” button, and then click the Continue button.

ENTER YOUR INFORMATION:

Enter the information for the primary member on the account. After you have completed these steps, click the ‘Continue’ button. **Remember to use your new account number.**

SEND MULTI-FACTOR AUTHETICATION PASSCODE:

Choose an option to send MFA code (SMS, email, voice) and then enter that MFA code.

SETUP YOUR USERNAME AND PASSWORD:

Setup your username and password. See the criteria below:

Username criteria:

- Must be unique
- 6–20 characters
- Cannot include the member’s SSN/TIN, member number, or account number

Password criteria:

- Minimum of 8 characters
- Must contain at least one uppercase letter, one lowercase letter, one special character, and one number
- Cannot contain the username

After completing the registration process, your online banking account is set-up and ready to use. The same username and password you set up for online banking should be used to access your account with the free Weber State Credit Union mobile banking app.

FEE SCHEDULES

Personal Accounts

We offer a wide variety of services at low prices to meet the needs of our members. For more detailed information about services, please contact your nearest Credit Union office or the Contact Center.

SHARE ACCOUNT FEES

Membership Fee	FREE
Closing Fee (if closed within first six months)	$10.00
Inactive Active Account Fee	$2.00 Per month for accounts with cumulative balances below $200 with no activity for twelve months (accounts of minor members are exluded). May be charged yearly.

CHECKING ACCOUNT FEES

Checks	Varies depending on style of checks ordered
Bill Pay*	FREE
Mobile Deposit	FREE
Courtesy Pay	$22.00
Reward Yourself Checking**	$5.00

VISA/ATM CHARGES

Visa Card Annual Fee ***	Varies by Visa type and account relationship
Visa Cash Advance Fee	1.50% of amount advanced
Reloadable Visa Fee	$4.95
Late Payment	up to $22.00
Replacement Card (per card)	$3.00
Weber State Credit Union ATM Transactions	FREE
Non-Weber State Credit Union ATM Transactions (per transaction including inquiries)	$1.00
Gift Cards	$2.50

* No Cost for the first 15 payments per month. $0.50 per item after 15 payments in the same calendar month.

** $5 monthly fee waived with qualifying direct deposit, 9 debit/credit card purchases per month, and estatements on account.

*** Currently no annual fee.

OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Check Cashing For members who do not participate in any services other than Shares and have a balance less than $200.00	$2.00
Coin Counting (per hour)	$10.00 Varies by type of coin counted and account relationship
Returned Deposited Check - drawer originated (per item)	$18.00
Non-Sufficient Funds (per item – checks and electronic)	$22.00
Returned ACH item (per item)	$22.00
Returned Mail Fee (per returned item)	$2.00
Copy of Statement	$2.00 (or $10.00 per year) Current month fee
Copy of Transaction History (per year)	$10.00
Check Copy (per copy)	$3.00
Account Research/Reconciliation (per hour)	$20.00
Teller Check (per check)*	$1.00
Cashier's Check (per check)*	$1.00
Money Order (per money order)*	$1.00
Stop Payment Order (per check, series of checks or electronic item)	$10.00
External Dividend Transfer Fee	$15.00 Per transaction
Foreign Check Processing Fee (Service is being discontinued at the end of 2026)	$35.00 Minimum check amount $100.00
Canadian Processing Fee (Service is being discontinued at the end of 2026)	$25.00 Minimum check amount $100.00

MISCELLANEOUS SERVICES

ReadyPay ACH eCheck Payment	$1.00
ReadyPay Debit Card Payment	$4.95
Phone Payment by Card	$10.00
Federal Reserve Wire Outgoing	$15.00
Federal Reserve Wire Incoming	$10.00
International Wire	$45.00
Safe Deposit Box Annual Fee	Varies by size of box
Notary Public	FREE
NADA Blue Book Prices & Web Car Book Quotes	FREE
Copy Machine (up to 10 copies)	FREE
Direct Deposit/Payroll Deduction	FREE
Fax (per page)	$1.00

* Waived if aggregate savings/loan balance is greater than $5,000.

The information listed about fees and charges is current as of 06/01/2026 and subject to change. Contact Weber State Credit Union for current rates and fees.

Business Accounts

BUSINESS CHECKING ACCOUNTS INCLUDE:

- Free Visa Debit Card
- Free Online and Mobile Branch Access
- Free E-Statements

SIMPLY FREE BUSINESS CHECKING

Set-Up Fee		FREE
Required Opening Balance		$100.00
Monthly Remote Deposit Fee		$30.00
Monthly Fee		FREE
	MONTHLY NO-CHARGE ALLOWANCE	CHARGE / ADD'L
Items Per Month*	100	$0.10

BUSINESS CHECKING

Set-Up Fee		FREE
Required Opening Balance		$100.00
Monthly Remote Deposit Fee		$30.00
Monthly Fee		$10.00
	MONTHLY NO-CHARGE ALLOWANCE	CHARGE / ADD'L
Items Per Month*	300	$0.10

BUSINESS REWARD YOURSELF CHECKING

Account Conversion Fee		FREE
Monthly Remote Deposit Fee		*Waived
Monthly Fee		*Waived
	MONTHLY NO-CHARGE ALLOWANCE	CHARGE / ADD'L
Items Per Month*	300	$0.10

IOLTA BUSINESS CHECKING

Set-Up Fee		FREE
Required Opening Balance		$0.00
Monthly Remote Deposit Fee		**$30.00
Monthly Fee		FREE
	MONTHLY NO-CHARGE ALLOWANCE	CHARGE / ADD'L
Items Per Month*	100	**$0.10

OTHER BUSINESS SERVICES & FEES

	MONTHLY NO-CHARGE ALLOWANCE	CHARGE / ADD'L
Online Bill Payments (per month)	15	$1.00
Wire Transfers		
Incoming		$10.00
Outgoing:		$10.00
International Wires:		$45.00
ACH Prenote Fee		$5.00
Stop Payment Order (per check)		$10.00
Non-Sufficient Funds (NSF)		$22.00
Returned Deposited Check - Drawer Originated (per item)		$18.00
Teller Check (per check)		$1.00
Cashier's Check (per check)		$1.00
Money Order (per order)		$1.00
Safe Deposit Boxes		Varies By Size
Rolled Coins — in & out (per roll)		$0.06
Coin Counting (per hour)		$10.00 Varies by type of coin counted and account relationship
Account Research/Reconciliation (per hour)		$20.00
Statement Copy		$5.00
Check Copy		$3.00
Notary Service		No Charge
Dormant Account Fee		$2.00 per month (May be charged yearly)

VISA/ATM CHARGES

Visa Card Annual Fee **	Varies by Visa type and account relationship
Visa Cash Advance Fee	1.50% of amount advanced
Reloadable Visa Fee	$4.95
Giftcards	$2.50

*Qualifying items include, but are not limited to: checks deposited; checks cashed; checks drawn off the account; and, incoming and outgoing ACH transactions. Each item exceeding the item/month threshold will be assessed a $0.10 fee as outlined in the Business Fee Schedule. Other transaction limitations are described in common features. In order to qualify for Business Reward Yourself Checking, the business must meet one of the following at the end of each month: 1. Five transactions or more on your Goldenwest Visa Business Credit Card 2. $100,000 in commercial loans 3. $50,000 average daily balance. **IOLTA Business Checking account must be tied to an operating account. Any fees assessed will be charged to the operating account. The minimum opening balance to open a Business Checking account is $100. No minimum monthly balance is required to maintain the account. The Business Checking account offers a tiered Annual Percentage Yield (APY) on checking balances. Please refer to our website: gwcu.org/save/checking/checking-account-rates for current dividend rates. Dividends will be compounded monthly, and credited to your account monthly. A monthly fee of $10 will be assessed on the Business Checking account. Fee may be waived with monthly credits based on other product relationships with the Credit Union. Please refer to gwcu.org/save/business/checking for a complete list of fees associated with the account. Additional fees may apply to business products and will be disclosed at time of enrollment in product

The information listed about fees and charges is current as of 06/01/2026 and subject to change. Contact Weber State Credit Union for current rates and fees.

Goldenwest
CREDIT UNION

Rev. 06/2026

FACTS	WHAT DOES GOLDENWEST CREDIT UNION, USU CREDIT UNION A DIVISION OF GOLDENWEST AND WEBER STATE CREDIT UNION A DIVISION OF GOLDENWEST 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.
Why?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: •Account balances •Transaction history •Transaction or loss history • Credit card or other debt • Employment information When you are no longer a member, we continue to share your information as described in this notice.
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 Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest 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 nonaffiliates to market to you	No	We don't share

QUESTIONS?	Goldenwest Members: Call toll-free 1-800-283-4550 or go to www.gwcu.org; USU Members: Call 1-800-248-6361 or go to www.usucu.org; Weber State Members: Call 1-888-978-9728 or go to www.weberstatecu.org

Who We Are

Who is providing this notice?	Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest means Goldenwest Federal Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest.

What We Do

How does Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest collect my personal information?	We collect your personal information, for example, when you • Open an account • Use your credit or debit card • Give us your contact information • Make a wire transfer • Show your government-issed ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Goldenwest Credit Union, USU Credit Union a division of Goldenwest and Weber State Credit Union a division of Goldenwest does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include insurance companies.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.
For California Members. In accordance with the California Consumer Privacy Act of 2018 (CCPA), California residents have the right to:

- Know what personal information we collect, use, and share
- Request deletion of certain personal information, subject to exceptions
- Opt-out of the sale of personal information (though we do not sell personal data)
- Not to be discriminated against for exercising these rights

For more information about your rights under the CCPA and how to exercise them, please review our online CCPA Privacy Notice here: https://www.gwcu.org/legal/CCPA
For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT

This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Utah and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS

Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves

LIABILITY

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

WITHDRAWALS

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. If the transaction was a debit card transaction and the account had sufficient available funds at the time of initial authorization, then no Overdraft Fee will be charged. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by use of a PIN, a signature, chip, or a digital payment system. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

Important information regarding "decoupled" cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Note that items may not be processed in the order they are received. Our policy is to process items as follows:

Checks: Processed from the lowest to highest dollar amount. Checks presented for payment in a branch are processed as they are presented.

ACH Payments: The Federal Reserve sends us ACH payment files throughout the day. We process ACH payment files in the order they are received and the transactions within those files are processed from the lowest to highest dollar amount order, by transaction type.

Debit Card Transactions: There are two (2) types of Debit card Transactions: PIN and Signature. PIN transactions are usually deducted from the account immediately as they occur. Signature transactions usually have a hold placed which reduces the available balance and are deducted from the account hours or days later depending on the processing speed of the merchant and its processing company. These transactions process in the order they are received.

ATM or other cash withdrawals: Processed as they occur

Online Banking Transfers: Processed as they occur

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as “everyday”) debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Courtesy Pay Overdraft Protection - You will be notified of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any items.

All overdrafts that we pay plus all applicable fees are immediately due and payable 30 days from the first date that you have a negative balance. In the event that you fail to pay your overdrafts and fees leaving your account in the negative, you agree to pay all attorneys fees and costs of collection incurred by us in recovering the amount that you owe us.

Courtesy Pay should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. If you would like to have this service removed from your account, please call (801) 621-4550.

Please note that your Courtesy Pay limit will not be reflected in your balance provided by a teller or through Online Branch or Audio Branch.

LIMITATIONS: Courtesy Pay is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. Goldenwest Federal Credit Union reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

STOP PAYMENTS

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by automation. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stoppayment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

TELEPHONE TRANSFERS

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION

We may amend or delete any term of our bylaws or this agreement. We may also add new terms to our bylaws or to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason (including if your membership in the credit union terminates) except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method. Only a joint tenant that is a member can close an account.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS

Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United

States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS

Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days.

Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER

This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT TO REPAYMENT OF INDEBTEDNESS

You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AGENT (INDIVIDUAL ACCOUNTS ONLY)

The agent is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the agent may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

For accounts owned by a single individual, the owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner.

If our policy allows for the designation of an agent on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the agent to act on his/her behalf. Any one owner may revoke or terminate the authority, and the agent's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the agency, the agency is terminated upon the death of the last surviving owner.

RESTRICTIVE LEGENDS OR ENDORSEMENTS

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

FACSIMILE SIGNATURES

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

PLEDGES

Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING

We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ENDORSEMENTS

We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

DEATH OR INCOMPETENCE

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS

Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION

You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law.

However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss.

You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (AND INVOLUNTARY WITHDRAWALS)

We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

FUNDS TRANSFERS

Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, this agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association and other funds-transfer system rules, as applicable. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH or other funds-transfer systems. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

UNCLAIMED PROPERTY

The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

CASH TRANSACTION REPORTING

To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

INTERNATIONAL ACH TRANSACTIONS

Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S OR TELLER'S CHECKS

Under some circumstances you may be able to assert a claim of the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the drawer of the certified check or joint on the drawn account, (b) we must receive a notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it. Even if all of these conditions are met, your claim may not be immediately enforceable. If we have not already paid the check, on the day your claim is enforceable, we become obligated to pay you the amount of the check less any fees associated with the stop payment process. We will redeposit funds (less fees) to the original account funds were drawn on.

We will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses or any fees/expenses incurred by the Credit Union. Member must sign this form (OFFICIAL CHECK STOP PAYMENT REQUEST) before any funds are refunded.

FUNDS TRANSFER TERMS AND CONDITIONS

1. Funds Transfers. The credit union provides funds transfer service. These services include wire transfers, automatic clearinghouse (ACH) credits and transfers between accounts. Funds transfers are defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System.

2. Processing Time. The credit union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time will be at 2:00 P.M. on each week day that the credit union is open which is not a holiday. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the next following funds transfer business day and processed accordingly.

3. Initiation of Transfers. The credit union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.

4. Security Procedures. The credit union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the credit union in writing that you do not agree to that security procedure. In that event, the credit union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the credit union agree in writing, on an alternate security procedure.

5. Use of Fedwire. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.

6. Identification of Transfers. If you give the credit union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the credit union if the funds transfer is completed on the basis of the identification number you provided the credit union.

7. Identification of Bank. If you give the credit union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes of attempts to execute the payment order in reliance on the identifying number you provided.

8. ACH Payments. The credit union may give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the credit union receives final settlement of the payment. You are hereby notified and agree, if the credit union does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with the ACH entry. This means that the credit union may provide you with access to ACH funds before the credit union actually receives the money. However, if the credit union does not receive the money, then the credit union may reverse the entry on your account and you would be liable to pay the credit union.

9. ACH Rules. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the credit union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic account statements which we provide.

10. Receipt of Funds Transfer. If the credit union received a funds transfer for you or for other persons authorized to have access to your account, you agree that the credit union is not obligated to provide you with next day notice of the receipt of the funds transfer. The credit union will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements which we provide. You may, of course, inquire between receipt of periodic statements whether or not a specific funds transfer has been received.

11. Payment of Interest. If the credit union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the account at the credit union to which the funds transfer should have been made or from which the funds transfer was made.

If you have any questions regarding this Agreement and Notice, please ask your credit union personnel.

ARBITRATION/CLASS ACTION WAIVER

Arbitration is a method of deciding disputes outside the court system. The Parties to this Membership Agreement agree and understand that they choose arbitration instead of litigation to resolve all claims and disputes not specifically excluded. This provision governs when and how any disputes between you and the credit union will be decided. Unless specifically prohibited by applicable law all disputes, claims, damages, causes of action, claims for injunctive relief or controversies arising

from or relating in any way to the agreements, relationships, accounts, loans, or security agreements between you and us; the relationships which result or arise as a result of this Agreement; any rights, privileges or services you receive from us now or in the future; any claims or disputes arising in or ancillary to any bankruptcy or other insolvency proceeding; or the validity of this clause (together referred to collectively as Agreement), shall be resolved by binding arbitration by a single arbitrator chosen with the mutual consent of the Parties.

You agree that any and all claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise.

The Parties agree and understand that the arbitrator shall have all power provided by the law and this Agreement to make and enter findings of fact and determination of judgment based on the Parties' Agreements and applicable law, including but not limited to the rights of possession, off-set, property rights, money damages, declaratory relief, and injunctive relief. No arbitrator shall have the jurisdiction or authority to add to, take from, nullify or modify any of the terms of the Agreement. The arbitrator shall be bound by the facts and evidence submitted to him. Arbitration will be subject to the rules of procedure and evidence consistent with the Rules of the American Arbitration Association, and the Arbitrator will not apply federal or state rules. The decision of the arbitrator shall be final and binding and may be enforced in accordance with the terms of either the Federal or applicable State Law, except for any specific appeal right regarding a judgment under the FAA or a judgment for more than $100,000. Any party may appeal to a three-arbitrator panel appointed by and under the rules of the AAA. IF EITHER YOU OR THE CREDIT UNION ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, THAT PARTY WILL GIVE UP THE RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, AND ANY APPEAL THEREFROM). This Arbitration Agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA").

Class Action Waiver. THE PARTIES AGREE TO ARBITRATE SOLELY ON AN INDIVIDUAL BASIS, AND THAT THIS AGREEMENT DOES NOT PERMIT CLASS ARBITRATION OR ANY CLAIMS BROUGHT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ARBITRATION PROCEEDING. THE ARBITRAL TRIBUNAL MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS, AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING.

Selection of Arbitrator(s). The Claims shall be resolved by a single arbitrator, unless the claim amount exceeds $100,000.00, in which case the dispute shall be heard by a panel of three arbitrators. The arbitrator shall be selected in accordance with the Rules, and shall be familiar with financial institutions or transactions relevant to the claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency.

Effective Date. This Arbitration Agreement is effective immediately upon opening of any account at the credit union, or upon receiving proper notification of implementation, changes, or updates to this Agreement.

Proceedings. The arbitration shall be conducted within 50 miles of the credit union branch nearest to the residence of the member. The Parties may mutually agree upon another venue for the arbitration. The Parties agree and understand that the arbitrator shall have all power provided by the law and this Agreement to make and enter findings of fact and determination of judgment based on the Parties' Agreements and applicable law, including but not limited to the rights of possession, off-set, property rights, money damages, declaratory relief, and injunctive relief. No arbitrator shall have the jurisdiction or authority to add to, take from, nullify or modify any of the terms of the Agreement. The arbitrator shall be bound by the facts and evidence submitted to him. Arbitration will be subject to the rules of procedure and evidence consistent with the Rules of the American Arbitration Association, and the Arbitrator will not apply federal or state rules. The decision of the arbitrator shall be final and binding and may be enforced in accordance with the terms of either the Federal or applicable State Law, except for any specific appeal right regarding a judgment under the FAA or a judgment for more than $100,000. For these judgments, any party may appeal to a three-arbitrator panel appointed by and under the rules of the AAA.

Severability. These arbitration provisions shall survive (a) termination or changes to your Accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this Arbitration Agreement provision is deemed invalid or unenforceable, the remainder of this Arbitration Agreement provision shall remain in force. No portion of this Arbitration Agreement provision may be amended, severed, or waived, absent a written agreement between you and us.

If you have questions about AAA procedures, check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another 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.

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as Social Security and railroad retirement) to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Account Access Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at (801) 621-4550 or 800-283-4550 using your personal identification number, a touch tone phone, your account numbers, and your transaction code listing, to:

- transfer funds from checking to savings
- transfer funds from savings to checking or savings
- transfer funds from line of credit to checking or savings
- make payments from checking or savings to loan accounts with us
- get information about:
  - the account balance of checking or savings account(s)
  - the last payroll deposit to checking or savings account(s)
  - a series of ten checks cleared

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM Card and personal identification number or Debit Card and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
  - you may withdraw no more than $500.00 per day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- make payments from checking or savings account(s) to a loan account
- get information about:
  - the account balance of your checking or savings accounts

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

Types of ATM Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your card:

• you may not exceed $500.00 in transactions per day in combination with ATM withdrawals

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

• you may not exceed $2,500.00 in transactions per day in combination with ATM withdrawals

Currency Conversion. When you use your Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Online Branch Computer Transfers - types of transfers and charges - You may access your account(s) by computer using software provided by the credit union, to:

- transfer funds from checking to checking
- transfer funds from savings to checking or savings
- transfer funds from line of credit to checking or savings
- make payments from checking or savings to loan accounts with us
- make payments from checking by Bill Pay

  - must be prearranged by the credit union

  See fee schedule for charges.
- get information about:

  - the account balance of checking or savings accounts
  - the last 3 months of transactions on checking or savings accounts

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- **Preauthorized credits.** 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 us at (801) 621-4550 or (800) 283-4550 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure 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 and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will 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 the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** 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.

FINANCIAL INSTITUTION'S LIABILITY

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 you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- Additional Limit on Liability for Debit Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa InternationalService Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account 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 may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

GOLDENWEST CREDIT UNION P.O. BOX 1111 OGDEN, UTAH 84402

For the purpose of this agreement, our business days are Monday through Friday. Holidays are not included. Phone: (801) 621-4550 or (800) 283-4550

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts, but not to savings or share savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Savings accounts and share savings accounts are examples of savings deposits. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing 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 we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 1:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 1:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

All ATMs that we own or operate are identified as our machines.

TRUTH-IN-SAVINGS DISCLOSURE

PRIMARY SHARES ACCOUNT

RATE INFORMATION:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

The minimum required to open this account is the purchase of one share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of $25.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on deposits - Dividends will begin to accrue on the banking day you make a deposit.

TRANSACTION LIMITATIONS:
During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

PAR VALUE OF A SHARE:
The par value of a share in this account is $5.00.

Your account may be considered inactive or dormant if (a) your mail is returned to the credit union as undeliverable, or (b) your account falls below the minimum applicable balance, or (c) you have not made a withdrawal from, deposit to, or transfer involving your account for more than a period specified in our separate fee schedule. The credit union may assess a service fee for continuing to process your dormant account as specified in our separate fee schedule. You authorize us to transfer funds from any account which you own individually or jointly to cover any service fees, if applicable.

If a deposit or withdrawal has not been made on the account and the credit union has had no other sufficient contact with you within the period specified by state law, the account will be presumed abandoned. Abandoned funds will be reported and remitted according to state law. The credit union has no further liability to you for funds remitted to the state, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

SECONDARY SHARE ACCOUNT

RATE INFORMATION:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on deposits - Dividends will begin to accrue on the banking day you make a deposit.

TRANSACTION LIMITATIONS:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

INSURED MONEY MARKET ACCOUNT

RATE INFORMATION

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on deposits - Dividends will begin to accrue on the banking day you make a deposit.

TRANSACTION LIMITATIONS:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

GOLD ACCOUNT

RATE INFORMATION

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS:

Deposits are limited to only the following "promotional, rewards, or dividend" transactions: year-end bonus dividends, debit card Round Up Rewards, cash back from qualifying VISA cards, cash back from qualifying promotional loans, and any other qualifying Goldenwest product.

CHRISTMAS CLUB ACCOUNT

RATE INFORMATION:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting

Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:
No minimum balance requirements apply to this account.

DAILY BALANCE COMPUTATION METHOD
Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

ACCRUAL OF DIVIDENDS ON DEPOSITS
Dividends will begin to accrue on the banking day you make a deposit.

TRANSACTION LIMITATIONS:
During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

The balance in your Christmas Club account will automatically be transferred to your Primary Share account on November 1 of each year.

SMART PAY/SMART START CHECKING ACCOUNT

RATE INFORMATION

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Dividends will be credited to your account every month.

DIVIDEND PERIOD
For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS:

You must maintain a minimum daily balance of $500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on deposits - Dividends will begin to accrue on the banking day you make a deposit.

TRANSACTION LIMITATIONS:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

REWARD YOURSELF CHECKING ACCOUNT

Terms: Membership eligibility required. Available for personal accounts only. Qualifying accounts will earn credit rewards points at a rate of 1.25 point per $1 spent, debit reward points 1 point for every $2 spent (only on Signature transactions), and qualify for a .25% discount on close end consumer loans. If all requirements are not completed and/or posted in any given calendar month, rewards will not earn bonus points, the loan discount will not be applied, and a $5 service charge will be assessed to the checking account.

E-Statement Required: Monthly account statements must be delivered electronically at a valid email address.

Direct Deposit Required: Account must have at least one Direct Deposit transaction each calendar month. Direct deposit must post to applicable account each month within the calendar month to be eligible. You have up to 60 days to receive your first direct deposit.

TRANSACTION MINIMUM:

Minimum nine purchases with account Debit card or Credit card required each calendar month. ATM transactions do not count towards qualifying debit/credit card transactions. Only debit card transactions processed by merchants and received as Point of Sale (POS) or signature transactions count towards qualifying debit card transactions. Credit card transactions processed by merchants count towards qualifying transactions. Cash Advance, balance transfers, refund transactions do not qualify.

COMMON FEATURES

BYLAW REQUIREMENTS
You must complete payment of one share in your Primary Shares account as a condition of admission to membership.

Public funds or institutional money may be accepted for deposit at the discretion of the credit union.

TRANSACTION LIMITATION

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

OVERDRAFT FEE TRANSACTION CATEGORIES

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.

Please see a separate rate schedule for additional information about rates.

Certificates are available. Please see our new accounts personnel for details.

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