

Trust Checking Account Agreement

Truth-In-Savings Disclosure

Federal and State laws govern much of our relationship with you. In particular, laws concerning negotiable instruments, savings accounts and how we treat activity in these accounts. The attached Rate disclosure provides dividend rates and annual percentage yields for specific accounts. Service charges are in the attached Service Charge Information disclosure. Please retain them for your records.

The word "Accounts" means one or more share or other accounts you have with ACU. When you sign the account card, you agree to the terms of this Disclosure, the account card, any account receipt, the credit union's Bylaws and policies as amended from time to time, and the Truth-In-Savings Service Charge Information. All of these documents govern your account agreement with us.

Savings & Checking Accounts

Share Savings Account

Minimum deposit to open account.....	\$5.00
Minimum balance required to earn dividends	\$50.00
Method of computation	Average Daily Balance*
Interest will be credited	Quarterly
Interest will be compounded	Quarterly
Statement Period.....	Quarterly**

To open a share account you must pay a nonrefundable membership fee of \$5.00. You are allowed four free withdrawals per month from your Share Account. Additional withdrawals will result in a charge. This account provides overdraft protection for your checking account. Withdrawals at ATMs and payments made through Online or Mobile Banking may be restricted after any loan is ten days past due. Transfers initiated by telephone, home banking, wire, or automatically (i.e. overdraft protection) are limited by regulation to 6 per month. Additional transfers of this type may be denied.

Regular Money Market Accounts

Minimum deposit to open account.....	\$1,000.00
Minimum balance required to earn dividends	\$1,000.00
Method of computation	Average Daily Balance*
Interest will be credited	Monthly
Interest will be compounded	Monthly
Statement period	Monthly**

Transfers initiated by telephone, home banking, wire, or automatically (i.e. overdraft protection) are limited by regulation to 6 per month. Additional transfers of this type may be denied.

Trust Checking Accounts

Minimum deposit to open account.....	\$25.00
Minimum balance required to earn dividends	\$2,500.00
Method of computation	Average Daily Balance*
Interest will be credited	Monthly
Interest will be compounded	Monthly
Statement period	Monthly**

Cost for check printing varies depending on style of check ordered. Withdrawals at ATMs and payments made through Online or Mobile Banking may be restricted after any loan is ten days past due.

Time Deposit Accounts (TDAs)

The Annual Percentage Yield (APY) assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

After the account is opened, you may not make deposits into or withdrawals from the principal in the account until the maturity date. The 9-month TDA allows one early withdrawal or early redemption without penalty. You may make withdrawals of interest. Interest will begin to accrue on cash deposits on the business day you make the deposit. Interest will begin to accrue on non-cash deposits (checks) on the business day you make the deposit. Items for collection will be given credit only when collection is final.

TDA Early Withdrawal Penalty

You have agreed to leave the principal of this account on deposit for the full term stated in your Certificate. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with the consent of the Credit Union. Unless stated otherwise, owners of accounts with a stated term of one year or less shall forfeit an amount equal to up to 30 days dividends/interest on the amount withdrawn, or the length of the term, whichever is less, when any withdrawal is allowed. Unless stated otherwise, owners of accounts with a stated term of more than one year shall forfeit an amount equal to up to 90 days dividends/interest on the amount withdrawn, or the length of the term, whichever is less, when any withdrawal is allowed. The penalty may be calculated at the rate paid on the deposit at the time of the withdrawal. The penalty will, if necessary, be taken from the principal amount of the deposit. The Credit Union may grant a premature withdrawal request without penalty or with a reduced penalty in the event of the owner's death or legal incompetence. The 9-month TDA allows one early withdrawal or early redemption without penalty.

TDA Renewal Policy

Unless you instruct the Credit Union otherwise, your certificate account will automatically renew at maturity. You will have a grace period of ten (10) business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. However, the Credit Union reserves the right to give the owner written notice that the account will not be renewed. In the latter case, upon maturity, the account will be converted to a regular share account and receive earnings at the rate then paid on regular share deposits. The rate of earnings for any renewal terms, shall be at the rate the Credit Union is then offering on the same accounts in this class. If you instruct us not to renew your account, then no dividends will be paid after the stated maturity date. Deceased Member Accounts: If a member single owner or all owners of a multiple party account decease prior to the renewal date, the certificate will not be renewed and will be transferred to the members' savings account; or if no such account matching the ownership is open, then to a general ledger account pending estate resolution of the account. TDAs are nontransferable and nonnegotiable. Funds in your account may not be pledged to secure any obligation of the owner, except obligations with the credit union.

Minimum deposit to open regular TDA.....	\$200.00
Method of computation	Average Daily Balance*
Interest will be credited	See Rate Attachment
Interest will be compounded	See Rate Attachment
Term(s) of TDA(s)	See Rate Attachment

If you close your account before accrued interest is credited, accrued interest will not be paid. The issue rate for TDAs will be in effect for the term of the account. Your account will mature and be renewed at the rates in effect at the maturity date shown on your TDA receipt or renewal notice.

Dividends On Deposits

Dividends will begin to accrue on cash deposits on the business day you make the deposit. Dividends will begin to accrue on non-cash deposits (checks) on the business day you make the deposit. Items for collection will be given credit only when collection is final. Foreign transactions will be at the rate in effect on final collection in U.S. Dollars. We are not responsible for transactions initiated by mail or outside depository until we actually record them.

Notes About Your Accounts

* The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing the figure by the number of days in the period.

**The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

Nature of Dividends. The Credit Union pays dividends from current income and available earnings, after required transfers to reserves at the end of the dividend period, thus dividends

are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the Schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. The dividend rate and Annual Percentage Yield on your accounts are variable as determined by the Board of Directors. There is no limit in the amount or frequency of changes.

Transfer and Assignment. OWNERSHIP OF AN ACCOUNT IS NOT TRANSFERABLE WITHOUT THE WRITTEN CONSENT OF THE Credit Union. The Credit Union may, before giving its consent, use any of the funds in this Account to repay any debt due it from any named Account owner. Your Accounts may be pledged to secure your existing or future obligations owed to this Credit Union. Members may be subject to transaction fees charged by other financial institutions for using their ATMs.

Fees and Charges. The fees and charges set forth in the Schedule may be assessed against your account(s).

Substitute Checks

Check 21: Check processing is getting faster as banks begin to process checks “electronically.” We are required by law to provide the notice in the following section (“Substitute Checks And Your Rights”), which explains the differences between your original check (which might not be returned) and a substitute check, and your rights in the event the substitute check causes a loss that would have been avoided if the original check was still available.

Substitute Checks and Your Rights: What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of the substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use the substitute check as proof of payment just like the original check.

Some or all of the checks that are returned to you from us may be substitute checks. This notice describes your rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks, photocopies of original checks, or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest, if your account earns interest) within ten business days after we received your claim and the remainder of your refund (plus interest, if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please call us at the Phone Number set forth in the Rate and Fee Schedule or write to us at Address in the Rate and Fee Schedule. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

1. a description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
2. an estimate of the amount of your loss;
3. an explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
4. a copy of the substitute check or identifying information such as the check number and the name of the person to whom you wrote the check.