

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 identifying information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Terms and Conditions of Your Deposit Account

This disclosure contains rules which govern your account(s) with us. Please read this document carefully. When you sign your signature card, your acceptance of these terms allows us to assess and collect fees, as disclosed, directly from your account balance. You will receive a separate schedule of interest rates, qualifying balances, and fees if they are not included elsewhere in this brochure. As used in this disclosure, the words "we", "our", and "us" mean the financial institution and the words "you" and "your" mean account holders and any authorized signers on your account.

LIABILITY. Each of you agrees 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 that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement. You also agree that any check or pre-authorized transfer presented to us for payment on your account when your account lacks sufficient collected funds to pay any such item may, at our option, be returned for nonsufficient funds or we may honor any such item and charge you a fee for doing so.

DEPOSITS. Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on the final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day we are open.

WITHDRAWALS. Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, including joint-owners, may withdraw or transfer all or any part of the account(s) available balance at any time. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of any stated limitations (if any) may eventually force us to close the account(s). We will use the date a transaction is completed by us (as opposed to the day you initiated it if different) to apply the frequency limitations.

STATEMENTS. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized payments or alterations, you must promptly notify us of the relevant facts. 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 exercised 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 forged or altered 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 that such time will not, in any circumstance, exceed a total of 60 days from when the statement is first made available to you.

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

DIRECT DEPOSITS. If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this 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 legal remedy to recover the amount of our liability.

RIGHT TO SET-OFF OR CLOSE ACCOUNT. You each agree that we may, without prior notice and when permitted by law, set off the funds in this account against any due and payable debt owed to us now or in the future, by you or any joint owners on this account. The credit union may close an account at any time if the account is overdrawn or the collected funds balance of the account does not exceed zero.

Account Agreement

This membership and the account (s) are subject to the Account Agreement below and the Membership Application and Account Agreement Card. By signing the account card, each of you, jointly and severally, agree to abide by the bylaws, rules and regulations of the Credit Union, this Account Agreement and to any future amendments to them. You authorize us to check your account credit and employment history, and obtain a credit report from third parties, including credit reporting agencies to verify your eligibility for any accounts or services you request or is offered by us. As a member, we would like you to be aware that under the FACT Act we may report information about your account to the credit bureaus when payments are late, missed or default. Also, we regularly run a program for the Office of Foreign Asset Control (OFAC) to check for suspected terrorists.

1. Individual (Single) Owner Accounts: One owner on the account, the member (or the member's fiduciary or agent). Upon the death of the owner the funds remaining in this account (if any) belong to the beneficiary (ies) designated on the Membership Application and Account Agreement Card. If no beneficiary is designated any remaining funds in the account belong to the member's estate, and the Credit Union will release the funds only to the representative of the member's estate.

2. Joint Ownership with Survivorship (Multiple Party Account): Multiple-party accounts are in the names of two (2) or more owners on the account, one of who must be a member. Each multiple party owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on the account, transfer or pledge to the Credit Union all or any part of the shares of any account without the consent of the other account owner (s) and the Credit Union shall have no duty to in such event to notify any other account owner (s). The Credit Union reserves the right at any time to require written consent of all account owners for a change of ownership or termination of a multiple party account. If the Credit Union receives notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act, or require that all account owners agree in writing to any transaction regarding the account. If any deposited item is returned unpaid or if the account is overdrawn, each of the multiple party account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdraw amount, or unpaid amount of charges, regardless of who caused or benefited

from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all of the shares of the multiple party account without the consent of the other account owners and regardless of who contributed the funds to the account. A Joint Ownership account is an account with right of survivorship and upon the death of one owner/joint owner; the funds belong to the surviving owner (s) of the account, who may continue to use it. You are required to notify the Credit Union of the death of any owner by providing a copy of the Death Certificate. Upon the death of the final owner/joint owner, the funds remaining in the account belong to the named beneficiary(s) designated on the Membership Application and Account Agreement Card. If no beneficiary is designated, any remaining funds in the account belong to the last surviving owner's estate. Accounts with multiple beneficiaries are owned jointly by each beneficiary with rights to survivorship, unless otherwise noted on the Account Card Agreement or Account Card Addendum. The Credit Union, at no time, has any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary interest in any account, except as otherwise provided by law.

Account Deposit Policy. You authorize the Credit Union to supply any endorsement for the undersigned and the joint owners who have signed on any check or other instrument tendered for this account and the Credit Union shall have no liability in connection with the collection of such items that are handled by it without negligence, and the Credit Union shall not be held liable for acts of any agents, sub-agents or others, or for any casualty. Withdrawals may not be made on account of such items until collected (or as provided by law), and any amount not collected may be charged back to the account, including expenses incurred, and any other outside expenses incurred relative to this account may be charged to it. The Credit Union reserves the right to send any item returned for collection. The Credit Union has the right to charge back against all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid against your account, regardless of whether the amount of the item deposited was available to you for use.

The Credit Union, with discretion, is authorized to accept transfers, checks, drafts, and other items for deposit into your account if they are made payable to, or to the order of, any one or more owners on the account. You agree to be liable to the Credit Union for any loss, cost or expense that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such loss, costs or expenses from your account without prior notice to you. In the event the Credit Union brings a legal action to enforce the Agreement or collect any amount due under this Agreement, the Credit Union shall be entitled, subject to applicable laws, to payment of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Transfer Limitations - Account types that have restrictions as to the limit of withdrawals, transfers and deposits are part of the Credit Union's Truth-in-Savings disclosure and provided to you at the time of opening an account. Account Rates and Fees are part of the Credit Union's Rate and Fee Schedule, and Truth-in-Savings Disclosure, provided with this Account Agreement.

Credit Union Liability. The Credit Union will be liable for your losses or damages (not to exceed the amount of the transaction), if the Credit Union does not properly complete a transaction according to this Agreement, except as otherwise provided by law. The Credit Union's actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, and other general banking practices followed. You agree that the Credit Union may accept and rely on facsimiles of your signature (s) on any deposit or withdrawal forms, loan requests, order or other notices regarding any account with the Credit Union. The Credit Union shall not be responsible for any loss incurred as a result of its acting upon or executing any requests, order or instructions that the Credit Union believes to be genuine. The Credit Union may refuse to execute any facsimiles, request or order.

Lien and Security Interest. If you owe the Credit Union money, the Credit Union has a lien on any or all funds in any account in which you have an ownership interest regardless of the source of the funds, unless prohibited by law. You also grant the Credit Union a consented security interest in your accounts and agree the Credit Union may use the funds from your account in which you have an ownership interest to pay any debt or amount now or hereafter owed to the Credit Union, except for obligations secured by your residence, or prohibited by applicable law. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time.

Contractual Provisions. Payments of funds [on deposit] in an individual account may be paid by the Credit Union to the owner (or the owner's fiduciary or agent) regardless of whether the owner of the account is, in fact, the actual owner of the funds. Payments of funds [on deposit] in an account having two or more owners may be made by the Credit Union to any one or more of the owners named on the account [or any one or more owner's fiduciaries or agent(s)] without regard to the actual ownership of the funds by or between the owners, and without regard to whether any other owner or owners so named are deceased or incompetent at the time the payments are made. Payments of funds [on deposit] in an account to a deceased owner's beneficiary(ies) or estate representative will be made in accordance with the terms and conditions of the Account Card and Account Agreement once the Credit Union has received all required documentation and all required proofs of death. If there is more than one account beneficiary, the Credit Union will not pay to any one beneficiary more than that amount which is obtained by dividing the total of funds in the account by the number of beneficiaries on the account, unless otherwise indicated on the Account Card Agreement. There is a right of survivorship between beneficiaries, unless otherwise noted on the Account Card Agreement Beneficiary Section. In making payments of funds deposited in an account, you (or your agent or fiduciary) grant the Credit Union the right to rely conclusively and entirely upon the form of the account and the forms of the Account Agreement at the time the payments are made. The Credit Union is not required to inquire as to either the source or the ownership of any funds received for deposit to an account, or to the proposed application of any payments made from an account. All payments made by the Credit Union from the account (s) at any request of any owner/depositor to the account (or the fiduciary or the agent of any owner/depositor to the account) in accordance with the Account Card (and the account agreement), shall constitute a complete release and discharge of the Credit Union from all claims for the amounts so paid.

Subsequent Changes to Contract of Deposit (Transaction or Termination Issue). Upon the request of a member/owner (or the member's/owner's fiduciary or agent) to change the terms of the Account Card (and account agreements), the Credit Union reserves the right to require the requesting member/owner (or member's/owner's fiduciary or agent) to withdraw the funds from the account, and open a new account that facilitates the member's/owner's (or the member's/owner's fiduciary or agent) account needs.

Disputes or Uncertainty: Right to Withhold Payment of Funds (Transaction or Termination Issue). In the event of either oral or written notice of the existence of a dispute between owners, beneficiaries, or other persons concerning their respective rights of ownership to the funds contained in, or proposed to be withdrawn, or previously withdrawn, from an account(s), or the Credit Union's uncertainty as to who is entitled to the funds in an account (s), we reserve the right to place an administrative hold on the funds in the account (s), notify all owners, beneficiaries and/or all other persons claiming an interest in the account(s), of the dispute or the Credit Union's uncertainty as to who is entitled to the funds, and will not release the funds to any owners, beneficiaries, or other persons claiming an interest in funds in the account, until the credit union receives either; a request for payment in writing agreed to by all owners, beneficiaries, or all other persons claiming interest in the funds held in an account (s), or the payment is authorized or directed by a court of proper jurisdiction.

Other Terms and Conditions: Checking Account - Whether your account is individual or joint you have authorized Christian Financial Credit Union to pay checks signed by you or the joint owner and charge all such payments against the shares in this

Account. All non-cash payments received in this account will be credited subject to the terms and conditions of the Funds Availability Disclosure. CFUC is under no obligation to pay a check that exceeds the fully paid and collected share balance in this account. However, the credit union may, at its discretion, pay such a check. If the credit union does pay such a check, you agree to reimburse us immediately to the extent that such a check exceeds the balance in the account. The credit union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitations on the time of payment) appearing on the check. When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a check.

Revocable Living Trust Accounts- Christian Financial Credit Union offers revocable trust accounts to its' members. To open this type of account you will be required to furnish specific documents that we will use to establish the account.

Amendments. Unless prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any change in terms, rates, or fees as required by law. Christian Financial Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future. This Agreement is governed by the bylaws of Christian Financial Credit Union, federal laws and regulations, including applicable principles of contract law, and state regulations of the State in which the main office is located, as amended from time to time.

Funds Availability

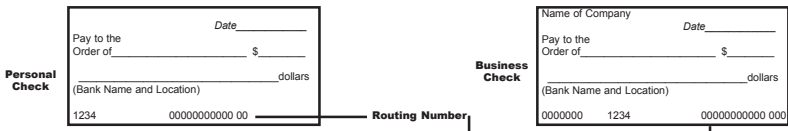
Your Ability to Withdraw Funds. Our policy is to delay the availability of funds from your cash or check deposit. During the delay, you may not withdraw the funds in cash, or cash equivalents and we will not use the funds to pay checks or other items presented for payment that you have written.

Determining the Availability of a Deposit. For determining the availability of your deposit, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. (7:00 p.m. on Friday) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make the deposit after 5:00 p.m. (7:00 p.m. on Friday) or on a day that we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. In all cases, the following types of deposits to transaction accounts will receive same-day availability:

- Cash (deposited in person)*
- Electronic Payments (wire transfers, automated clearinghouse credits, etc.)
- U.S. Treasury checks
- U.S. Postal Service money orders (deposited in person into account held by payee)*
- Federal Reserve and Federal Home Loan Bank checks (deposited in person into account held by payee)*
- State or unit of local government checks (deposited in person into account held by payee)*
- Cashier's, certified, and teller's checks (deposited in person into account held by payee)*
- On-us checks

When deposits of these types are not made in person, the funds must be made available by the second business day. Deposits made at a nonproprietary ATM must be made available by the fifth business day. Generally, Christian Financial Credit Union will provide same-day availability. **Other Check Deposits.** The delay for other check deposits depends on whether the check is local or non-local. To see whether a check is a local or a non-local check, look at the routing number on the check:



If the first four digits of the routing number (1234 in the examples above) are:

- 0720 0724 0410 2410 0430 0433 2430 2433 0440 2440
- 2720 2724 0412 2412 0432 0434 2432 2434 0441 2441

then the check is local. Otherwise, it is non-local.

Important Information About Making Withdrawals From Your Account. In some instances we will treat checks as local or non-local based upon the location of the bank by which the check is payable, not by the routing number on the bottom of the check. For example, if a credit union share draft is payable by a credit union that is located in the same check processing region as our institution, the share draft will be treated as a local check. If you have any questions about a specific check, please ask your credit union representative. Otherwise, the check is a non-local check. Our policy is to make the funds from these checks available as follows:

- 1. Local Checks.** The first \$100 from a deposit will be available on the day of your deposit for cash withdrawal and to pay checks you have written to others. The remainder generally will be available on the second business day following the date of your deposit. For example, if you deposit a local check of \$800 on a Monday, \$100 of the deposit is available on Monday to pay checks to others and to withdraw in cash. The remaining \$700 is available on Wednesday for cash withdrawal and to pay checks you have written to others.
- 2. Non-local checks.** The first \$100 from a deposit will be available on the day of your deposit for cash withdrawal and to pay checks you have written to others. The remainder generally will be available on the fifth business day after the date of your deposit. For example, if you deposit a non-local check of \$800 on a Monday, \$100 of the deposit is available on Friday to pay checks to others and for withdrawal in cash. The remaining \$700 is available on Monday of the following week for cash withdrawal and to pay checks you have written to others.

Longer Delays May Apply. 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 \$5,000 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 on local checks and the eleventh business day on non-local checks after the day of your deposit. If you deposit both categories of checks, \$100 from the checks will be available on the day of deposit, not \$100 from each category of check.

Deposits at Automated Teller Machines. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we

do not own or are not operated by CO-OP Network will not be available until the fifth business day after the day of deposit. This rule does not apply at the ATMs that we own or are operated by CO-OP Network. A list of the CO-OP Network operated ATMs are available at any of our offices.

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 date of deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 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 day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the date of your deposit. Funds from all other check deposits will be available on the eleventh business day after the day of your deposit. *Not subject to the \$100.00 cash withdrawal requirement.*

Electronic Fund Transfer Agreement

This Agreement is between the Credit Union Member (designated as "you, your") and Christian Financial Credit Union (designated as "we, us, our and credit union"):

Dear Member: This Electronic Fund Transfer Agreement describes the type of Electronic Fund Transfer ("EFT") services that we provide. This Agreement should be reviewed carefully, since it informs you of the terms and conditions which apply to these services. Should any inconsistencies exist between these terms and conditions and the general rules and regulations of your deposit account(s), these terms and conditions govern with regard to EFT services. Your use of the account(s) or your making of such transactions constitutes this disclosure and Agreement. In the case of joint accounts, all persons on the account accept the terms and conditions of this Agreement, both jointly and severally. Please keep this Agreement for future reference.

- Regular Share Accounts
- Christmas Club
- Money Market
- Share Draft Account
- Health Savings Account (HSA)
- Loan Line of Credit

Types of Services.

Accounts Affected. Each of the above types of accounts in the credit union can be subject to some kind of "electronic fund transfer service. These are referred to in the Agreement as your account(s). You have previously designated which of your account(s) you want to be subject to a particular type of EFT service. You may change those instructions in the future. We will follow your changes to the extent our EFT programs permit.

Automated Clearing House Transfer Services. We offer preauthorized EFT services through the Federal Reserve. We are able to electronically transfer funds from your account(s) to accounts at other financial institutions or receive funds electronically from other financial institutions for deposit to your account. Because you must authorize such transfers in advance, these transfers are called "Preauthorized Transfers." Some of the services offered as preauthorized transfers are direct deposit of payroll, social security and other government payments and automatic bill payment services.

Electronic Fund Transfer Services. At the present time, the following types of electronic fund transfers to or from your account(s) in the credit union may be authorized:

Transfers TO your account(s) (credits):

- Deposit of payroll deductions from various employers which have agreed to send such deposits to us (contact us to see if your employer is one of them)
- Direct deposit of various governmental benefits
- Deposit(s) from any third party through the facilities of the Federal Reserve
- Automatic transfers to your account(s) from another person's account with us
- Automated Clearing House (ACH) items deposited in.

Transfers FROM your account(s) (debits):

- Automatic deduction from your account of premiums for insurance coverage available to our members
- Payments of your house mortgage payments, insurance payments and utility bills, as well as other types of payments to third parties, through the facilities of the Federal Reserve
- Telephone bill payment services
- Automatic transfers from your account(s) to another person's account with us
- Automatic transfers from your account(s) to make payments on another person's loan owed to us
- Automated Clearing House (ACH) items transferred out.

Automated Teller Machine (ATM) Transactions. If you have an ATM Card or MasterMoney Debit Card (which contains a MasterCard hologram; both cards will be referred to collectively as Card) along with a Personal Identification Number (PIN), you can use it to make any or all the following transactions at any participating automated teller machine networks. Some transactions listed below may not be available to all networks:

- Deposits to your regular share account, sub share account, checking account, and Money Market
- Cash withdrawals from your checking account, regular share account, and Money Market
- Transfer of funds (non-cash) from your regular share account to your checking account; from your regular share or checking to loan payment(s) or make an advance on your line of credit loan and transfer to your checking account
- Verify balances in specified savings, checking, or loan accounts that you have with us (these are not "electronic fund transfers")

Point of Sale Transactions (P.O.S.). Your Card may be used to purchase goods or services from merchants who have arranged to accept an ATM Card or MasterMoney Card as a means of payments. If you have a MasterMoney Card, it may be used to purchase goods and services from MasterCard merchants. These merchants are collectively referred to as "Participating Merchants" and will display a logo or other symbol which identifies them as a merchant who will accept your card. Purchases made with our Card, including any purchases where you receive cash back, are referred to as "point of sale" transactions or "POS" transactions. A POS will cause your checking account to be debited for the amount of the purchase. Only checking accounts may be used in connection with point of sale transactions performed with your Card.

Telephone Audio Response Services (STAR). If you have an Access Code (PIN), you can also use it to make any and all of the following non-cash Electronic Fund Transfers using the Super Teller Audio Response System, (STAR), via a touch tone phone:

- Check withdrawals (which will be mailed to your home) from your savings or checking account(s)
- Transfer an advance from your Line of Credit loan and Home Equity Line of Credit account
- Transfers between savings and checking account(s)
- Transfers to your Christmas Club and sub savings account(s)
- Transfers from savings and checking account(s) to make a loan payment

In addition, you can use the Access Code to make any and all transactions (which are not electronic funds transfers) using the STAR audio response system via telephone, these include:

- Balance inquiries on your savings, checking, Money Market, Christmas Club, any sub savings accounts, IRAs and/or certificate of deposit accounts
- Inquiries on loan balances, next loan payment due dates, amounts, and loan payoffs
- Inquire about checks that have cleared your account
- Obtain a listing of your most recent transactions for any account(s)
- Change your Access Code

Service Limitations.

Minimum Balance. You must always maintain a minimum of \$5.00 in a Regular Share Account to be entitled to make "Electronic Fund Transfers" affecting your account. We reserve the right to increase the minimum balance requirement or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

Limitation on Number of Transfers. A maximum of five (5) transactions will be allowed per day. You will be limited to five (5) cash withdrawals from ATM terminals each day.

Limitations on dollar amounts of ATM and MasterMoney Select Check Card.

- ATM Card - you may withdraw up to or use your ATM Card for point of sale transactions in an amount not exceeding \$500.00.
- MasterMoney Select Card - you may withdraw up to \$500.00 in available funds from ATM terminals each day. Purchases with your Select Check Card are withdrawn from your FCU checking account.

Charges. All charges related to electronic funds transfers are disclosed in a separate Fees and Charges Schedule.

Fees. Please refer to supplemental fee schedule for up to date information regarding fees.

Internet Account Access Services. If you use an Access Code for the Audio Response System, (STAR), you can also use the same Code for Internet Account Access, or you may select a unique and separate password. It can be used to make any and all of the following non-cash Electronic Funds transfers using our U@Home system via a personal computer with internet access.

- Transfer an advance from your Line of Credit and Home Equity Line of Credit to a deposit account
 - Transfers between your regular share, checking, Money Market, Christmas Club and sub savings accounts
 - Check withdrawals (which will be mailed to your home) from your savings or checking account(s)
 - Transfers from savings or checking to a loan payment

In addition, you can use the Code to make any and all of the following transactions (which are not electronic funds transfers) using the U@Home system via a personal computer with Internet access.

- Inquire on balances and available balances in your regular shares, checking, sub savings accounts, Money Market, Christmas Club, IRAs, and/or certificate of deposit accounts
- Inquire on loan balances, next loan payment due dates, amounts, and loan payoffs
- Obtain a history for any account(s)
- Change your Access Code
- Export your history to Excel, Microsoft Money or Quicken

Transaction Limitations. At this time there are no limits on the number of transactions you may make through the U@Home system.

Excluded Transactions. We have developed an elaborate electronic data processing system which makes it possible to offer you many electronic services. However, some of these services do not constitute Electronic Fund Transfers for the purpose of this Agreement, such as, automatic transfers from your account(s) to pay your loan(s) owed to us and automatic transfers between your own accounts in the credit union. The terms and conditions of the Agreement only apply to those services which are Electronic Fund transfers as described above.

Discontinuance of Additional Services. You have informed us which of these electronic fund transfer services you want to use. You can discontinue use of any such service whenever you want to. If you begin using a different electronic fund transfer service after receipt of this Agreement, we must be notified of the account(s) to be affected. We may make additional types of Electronic Fund Transfer services available in the future. We may also discontinue one or more of our electronic fund transfer services, but if we do that, we will give you at least 21 days advance notice in writing.

Service Limitations.

Minimum Balance. You must always maintain a minimum of \$5.00 in a regular share account to be entitled to make Electronic Fund Transfers affecting your account. We reserve the right to increase the minimum balance requirement or to impose other restrictions in the future. If we do, we will give you at least 21 days advance written notice.

Limitations on Number of Transfers. We limit the number of transfers from your Money market account to another account or to a third party by preauthorized automatic or telephone transfer to six (6) per month or statement cycle.

Rights and Responsibilities.

Notification of Regulatory Authorities. This Agreement and the EFT services provided in this Agreement are governed by Michigan law.

State of Michigan Credit Union Division
Office of Financial Insurance Services
333 S. Capitol, Suite A
P.O. Box 30224
Lansing, MI 48909-0224
or
National Credit Union Administration
4225 Naperville Road, Suite 125
Lisle, Illinois, 60532

Business Day. For the purposes of this Agreement, a business day is defined as Monday through Friday, except Holidays.

Health Savings Account (HSA). We permit you (as described below) to access your FCU Health Savings Account with a debit card. This services is offered to our members for the convenience of managing and accessing your HSA. Accessing your HSA electronically may cause some tax concerns. For example, getting additional cash with an HSA debit card transaction may raise some issues. Before accessing your HSA electronically make sure you are using the correct card. It is your responsibility to ensure the contributions, distributions, and other actions related to your HSA comply to applicable laws.

The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you at the time of opening your HSA. In the event of a conflict, the terms of the HSA Agreement will prevail. You understand that your Health Savings Account is intended for the sole purpose of paying qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from the use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. In addition, we are not responsible for ensuring your eligibility for making contributions or if your distributions/withdrawals are used for payment or reimbursement of any qualified medical expenses. Refer to your Health Savings Account Agreement for more information relating to the use of your HSA.

Electronic Fund Transfer Card. If you have received an ATM or MasterMoney Card (referred to collectively as Card) from us for the type of terminal transfers noted previously, the following provisions are applicable:

Your Card can be used at any ATM terminals which are located on our premises or at one of the networks noted later in this Agreement. You may use your Card to purchase goods and services from merchants who have arranged to accept your Card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as a part of your purchase. Purchases made with your Card, including any purchase where you receive cash, are referred to as point of sale transactions and will cause your checking account to be debited for the amount of the purchase. In order to assist us in maintaining the security of your account and the terminals, the Card remains our property and may be revoked or canceled at anytime without prior notice. You agree not to use your Card for a transaction that would cause your account balance to go below zero.

We will not be required to complete any such transaction, but if we do, you do agree to pay us the amount of the improper withdrawal or transfer upon request.

The Card may only be used with your Personal Identification Number ("PIN"), which is used to identify you as an authorized user of the Card. (Exception: Some MasterCard participating merchants do not have the equipment for you to utilize your PIN for MasterMoney transactions and may utilize your signature and ID for verification.) Since the PIN is used for identification purposes, you will agree to notify us immediately if the Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use the Card. Further, you agree not to write the PIN on the Card or on any item kept with the Card. The security of your account depends upon you maintaining possession of your Card and the secrecy of your PIN. Besides being able to use your electronic fund transfer Card at ATM terminals located on our premises, you may access your accounts at the following network logos: American Express, Cirrus, CO-OP Network, Maestro, MasterCard, NYCE (TBA), Plus, STAR, and Visa. If you have a MasterMoney Card you may also access your accounts through an ATM displaying the Maestro network logo.

Documentation of Transfers.

Terminal Transfers. You will get a receipt at the time you make any EFT transaction (unless you request otherwise) to or from your account to an ATM terminal or with a Participating Merchant.

Preauthorized Transfers. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call or write us to find out whether or not the preauthorized deposit has been made to your account at the telephone number and address appearing on your periodic statement or as shown on this Agreement.

Statements.

- If your preauthorized transfer/ATM terminal transaction affects your checking account, these transactions will be noted on your monthly statement.
- If your preauthorized transfer/ATM terminal transaction affects your share account, you will receive a monthly statement unless there were no transactions in a particular month, in which case you would receive your normal quarterly statement.

Your Right to Stop Payment of Preauthorized Transfers.

Rights and Procedures to Stop Payments. If you have told us in advance to make regular payments out of your accounts, you can stop any of these payments. Here is how you can stop any of these payments:

CALL US AT: (586) 772-6330

or

WRITE US AT: Christian Financial Credit Union
18441 Utica Rd.
Roseville, MI 48066

Contact us (Attn: Accounting Department) in time for us to receive your request three (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 fourteen (14) days after you call. The fee for handling such stop payment orders is disclosed in the Fee and Service Charge Schedule.

Notice of Varying Amounts. If regular payments vary in amount, the person or company you are going to pay should notify you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount for 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 three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

In Case of Errors or Questions About Your Electronic Fund Transfers. Call us at (586) 772-6330 or write to the address appearing on your periodic statement or as indicated above as soon as you can if you think your periodic statement or receipt is wrong; or if you need more information about a transaction listed on the periodic statement or receipt in order to assert an error. We must hear from you no later than sixty (60) days after we sent the FIRST periodic statement on which the problem or error appeared. You must do all of the following:

1. Tell us your name and account number.
2. Describe the error or 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 five (5) business days. We will tell you the results of our investigation within ten (10) business days (20 days for point of sale or foreign initiated transfers) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (90 days for point of sale or foreign initiated transfers) to investigate your complaint or questions. If we decide to do this, we will give you conditional credit to your account within ten (10) business days (5 days for point of sale transactions, e.g., non-PIN transactions only) 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 five (5) business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Clearing of Deposits. Deposits made at an ATM whether in cash, check, draft or money order are subject to our Funds Availability Policy, which has either been provided to you at the time of opening the account or has been mailed to you. If you do not have a copy of our Funds Availability Policy, please contact us and we will make a copy available to you.

Crediting Payments. Payments made at ATMs whether in cash, check, draft or money order are subject to verification and the posting of such payment to a loan account may be delayed until the funds can be collected.

Responsibility for Overdraft. If an EFT transaction creates an overdraft in one of your account(s), the overdraft amount is due and payable the moment you complete the transaction and you agree to pay the full amount of it to us, together with the service charge, if applicable. You also authorize us, in such a case, to apply from any other account with the credit union such amount as is necessary to pay the overdraft amount and service charge. If you have overdraft protection on your checking account, we will advance the funds as necessary to the account to cover an EFT transaction to the extent there is credit available on the overdraft protection line of credit account or in a share account.

Overdraft Protection. If you have overdraft protection to cover any overdrafts in your checking account, the following provisions apply: (1) At the time you applied for your overdraft protection line of credit, you agreed that an overdraft on your checking account will result in advances to your checking account, including overdrafts resulting from Electronic Fund Transfers. (2) At the time you applied for your Card, in addition to the acceptance of the Card and acknowledging that it has access to your overdraft line of credit account, you signed a separate acknowledgment on the application giving us a secured interest - called a pledge - in all present or future shares which you have with us in the account designated on the application. If you fail to make your payments when due, we can deduct money from your shares to pay any or all amounts owed to the extent permitted by law. While your payments are up-to-date, you can withdraw shares from this account, even though they are pledged to us. However, if you withdraw all your shares, you are no longer a member and you cannot obtain new advances.

Notice of Loss or Theft: Contact us **IMMEDIATELY** if your Card or PIN is lost, misplaced or stolen. Telephoning us is the best way to keep all possible losses to a minimum. During regular business hours for ATM, MasterMoney Debit Card, STAR audio response, and Internet/Account Access, you may call **(586) 772-6330** and ask for the Electronic Services Department. After business hours for MasterMoney Debit Card only, you must call **1-800-754-4128**.

Consumer Liability. You could lose all the money in your account including your maximum overdraft line of credit. Call us **IMMEDIATELY** if your Card or PIN is lost, misplaced, or stolen. MasterMoney Select Check Cardholders who:

- Report loss, theft, or unauthorized use of their Card(s) within 24 hours
- Demonstrate reasonable care with the Card(s)
- Have not reported two or more incidents of unauthorized within the preceding 12 months
- Maintain an account in good standing

are not liable for anything. Otherwise cardholders are liable for the maximum of \$50. This applies to non-PIN transactions only (which are defined as transactions processed through the MasterCard network). Unauthorized transactions made to your ATM Card or Audio/Internet PIN (including point of sale, withdrawals, or transfers requiring the use of your PIN and MasterMoney Select Check Card transactions processed through the ATM network using a PIN), must be reported within two (2) business days to limit your liability to \$50. If you do not tell us within two (2) business days, you may be responsible for as much as \$500. If you do not report unauthorized transactions within sixty (60) days, you may not recover any lost funds. "Unauthorized use" means the use of your ATM or MasterMoney Select Check Card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

Reversal of Transactions. We will reverse an EFT resulting from a point of sale transaction if you used your Card at a participating merchant and re-credit your account for the full amount of the transfer if all of the following occur:

1. You provide us notice of having made a good faith attempt to seek redress and make an assurance to us of the return to the Participating Merchant of related goods in dispute, where returnable goods are involved.
2. The amount of the transaction is \$50.00 or more.
3. Within four (4) calendar days following the transaction, we receive from you during our normal business hours, a written or oral request for the reversal.
4. You verify the reverse order, notice and assurance in writing within fourteen (14) calendar days following oral notification, on a form to be provided by us for that purpose. If written verification is not furnished, we shall reinstate the original debits and credits involved in the transaction to the extent of the available account balance.

Disclosure of Account Information to Third Parties. 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 a government agency or court orders; or
4. If you give us your written permission.

Liability for Failure to Complete EFT Transfers. If we do not properly complete an EFT transfer to or from your account on time or in the correct amount in accordance with the terms of this Agreement, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer
- If we have terminated the Agreement or the transaction would have exceeded your established credit line
- If the terminal or any part of the system supporting the operation of the terminal was not working properly, and you knew of the breakdown when you began the transaction or at some time during the process of the transaction
- If the terminal where you attempted to make the transaction did not have enough cash to allow the transaction
- When your Card has been reported lost or stolen or we have reason to believe that something was wrong with the transaction
- When, despite reasonable precautions taken by us, an act of God or other circumstance beyond our control interfered with or prevented the transaction
- If we receive inaccurate or incomplete information needed to complete a transaction
- If any necessary authorization for completing the EFT transfer has been revoked by an operation of law
- In the case of preauthorized transfers, we will not be liable where there was a breakdown of the system which would normally handle the transfer at the time the transfer would have occurred
- There may be other exceptions provided by applicable law

Illegal Transactions. Your MasterMoney Select Check Card may not be used to complete illegal transactions. Cardholder agrees that all transactions that are initiated by use of the Card shall be legal in the jurisdiction where the cardholder lives and/or the transaction occurred. Internet gambling may be illegal in the jurisdiction in which cardholder is located, including the United States. The Card cannot be used for illegal transactions. Display of a payment card logo by an on-line merchant does not mean that Internet transactions are legal in the jurisdiction in which cardholder is located. Issuer shall decline to authorize any transaction issuer believes poses an undue risk of illegality or unlawfulness.

Foreign Exchange. Purchases and advances you make in foreign currency will be billed to you in U.S. Dollars. The conversion to U.S. Dollars will be made in accordance with the MasterCard operated regulations for international transactions.

Electronic Check Conversion. There may be times that you make a purchase of an item from a retailer either in person or over the telephone. There may be times that you make loan payments over the telephone. The retailer or the company that you are making the payment to will ask you for certain information that appears on one of your checks, including the name of the credit union, the check number, and the encoded numbers at the bottom of your check. The retailer or the company that you are making your payment to will then withdraw the authorized funds from your checking account. This process is known as an "Electronic Check Conversion." Electronic Check Conversions are transactions that are regulated by the Electronic Funds Transfer Act.

Amendments. We may change or amend any of the terms and conditions of this Agreement at any time upon at least twenty-one (21) days written notice to you prior to the effective date of any change or amendment. Your failure to furnish timely notice as set forth below

shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify us in writing of the fact prior to the effective date of the change or amendment. You must also surrender your Card and cancel this Agreement.

Termination of Prior Agreements. Upon your receipt of this Agreement, the Agreement terminates and takes the place of any earlier electronic fund transfer agreement provided to you from us.

Effective Date. The effective date of this Agreement is January 1, 2007.

Funds Availability Policy for Deposits Made At Automated Teller Machines.

Crediting of Deposits and Payments. Deposits or payments made at an automated teller machine (ATM), whether in cash, check, or money order are subject to verification and the posting of such deposits and payments to share, share draft, or loan accounts may be delayed.

Business Days. Our business days are Monday through Friday, holidays not included. If you made a deposit before 12:00 a.m. on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after 12:00 a.m. on a business day or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

Proprietary (owned) ATM. A proprietary ATM is an ATM owned and operated by CFCU, and are located at 18441 Utica Road in Roseville, Michigan; 25450 23 Mile Road in Chesterfield Township, Michigan; 19770 Harper Avenue in Harper Woods, Michigan; 36800 Gratiot Avenue in Clinton Township, Michigan; at 8171 E. 10 Mile Road in Center Line, Michigan; and 55834 Van Dyke Avenue in Shelby Township, Michigan. Deposits made at these ATM locations will not be available for withdrawal until after 3:00 p.m. on the following business day after the day of your deposit that we are open. Longer delays may apply based on the Funds Availability Disclosure.

Non-Proprietary (non-owned) ATM. A nonproprietary ATM is any ATM not owned or operated by CFCU, such as American Express, Cirrus, CO-OP Network, Maestro, MasterCard, NYCE(TBA), Plus, STAR, Visa, or any affiliate networks. Deposits made at a nonproprietary ATM will not be available for withdrawal until the fifth business day after the day or your deposit. This means if you deposit on Monday at a non-owned ATM the funds will not be available for withdrawal until Thursday. Longer delays may apply based on the Funds Availability Disclosure.

Funds Availability Policy for ACH Deposits subject to Article UCC4A

Christian Financial Credit Union accepts credit entries containing the Standard Entry Class Codes Cash Concentration Disbursement (CCD) and Corporate Trade Exchange (CTX). Because these transactions are subject to Article UCC4A, the availability of funds is different for these types of transactions versus consumer transactions, therefore, the following conditions apply: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which is applicable to ACH transactions involving your account, we are not required give next day notice to you of receipt of an ACH item and we will not do so. However, we will notify you of the receipt of payments in the periodic statements we provide to you. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing House (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Michigan as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Wire Transfer Agreement

The following rules shall apply to all wire transfer services provided by Christian Financial Credit Union. As used in the Wire Transfer Request Agreement, the words "I", "us", or "our" shall apply to and mean "Christian Financial Credit Union". The words "you" and "your" shall apply to and mean the member who has requested or utilized the wire transfer services stated herein. This Wire Transfer Agreement supersedes any inconsistent terms contained in Christian Financial Credit Union's member account agreements and any previous Wire Transfer Notice and/or Agreements. This Wire Transfer Agreement is subject to modification and/or termination upon five days' written notice to you.

Acceptance of Payment Orders. In general, we will accept payment orders only if you have signed a Wire Transfer Agreement, signed an Authorization for Transfer form, have a sufficient withdrawable balance on deposit in the appropriate account to execute the payment order, and produce valid identification. Once you have signed a Wire Transfer Agreement, we will accept telephonic payment orders from you, provided our security procedures are followed.

Security Procedures. Once you have signed a Wire Transfer Agreement and provided us with security requirements, such as an access authorization code and other identifying information as the credit union requires in its security procedures policy, we will accept payment orders from you via telephone. This is provided you have a sufficient withdrawable balance on deposit in the appropriate account to execute the payment order, and you provide the information above to us when you call to make your payment order. You hereby acknowledge that the security procedures described are commercially reasonable and that you have selected the security procedure offered by the credit union after due consideration of all such alternatives and your business circumstances, including the size, type, and frequency of payment orders that you anticipate issuing to the credit union. You hereby acknowledge that you will be liable for any payment order or communication amending or canceling a payment order, whether or not authorized in your name and accepted by the credit union in compliance with the agreed-upon security procedure. You hereby agree to follow the security procedure when making a payment order via telephone.

Impossibility of Performance. The credit union will not be liable for failure to comply with the terms of a wire transfer agreement caused by legal constraint, interruption or failure of transmission and/or communications facilities, war, emergency, labor dispute, act of nature, or other circumstances beyond the control of the credit union.

Indemnification. You hereby indemnify the credit union, its agents, and employees against any loss, liability, or expense (including attorney's fees) resulting from or arising out of any claim of any person in connection with any matters subject to this agreement, except where applicable law precludes your notification.

Notification. You will not be provided with separate notification each time we receive a wire transfer into your account. We will provide you with notification of incoming wire transfers as part of your periodic statement. In the event we accept payments to your account through one or more Automated Clearing Houses ("ACH"), the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account. These rules do not require that we provide you with next-day notice of receipt of an ACH item. As such, we will also provide you with notification of the receipt of these items as part of your periodic statement. You hereby agree to notify us in writing of any unauthorized or erroneous payment order within thirty days from the date you first received notification from the credit union either that the order was accepted or your account was debited with respect to the order. Should you fail to promptly notify us of any unauthorized or erroneous payment order as discussed above, we will not be liable to you for any subsequent similar occurrence that we could have prevented had we received such a notice.

Choice of Law. We may accept, on your behalf, payments to your account that have been submitted by Fedwire and that are not subject to the Electronic Funds Transfer Act ("Regulation E"). Your rights and obligations with respect to such transfers shall be governed and construed in accordance with Regulation J, Subpart B - Funds Transfers Through Fedwire, and the applicable Federal Reserve Bank

Operating Circular. Whenever an ACH is used as part of a transaction that does not involve Fedwire, the rules of that ACH will govern that part of the transaction. Where none of the above-stated rules apply, the transactions contemplated by this agreement shall be governed by the laws of the State of Michigan, including Article 4A of the State of Michigan Uniform Commercial Code.

Funds-Transfer Business Day. Fund transfers occur on non-holiday weekdays (Monday through Friday) only. Christian Financial Credit Union's funds-transfer business days consists of the hours from 9:00 a.m. to 4:30 p.m. on those days that we are open for business. Any wire transfers or receipts after 4:30 p.m. will be processed the following non-holiday weekday. Payment orders are executed as soon as possible after received; therefore, you should tell us immediately if you wish to cancel or modify wire instructions.

Account Limitations. It is the policy of Christian Financial Credit Union to accept funds transfers from your Checking and Savings accounts; however, with respect to Money Market accounts, we will allow you to make no more than six withdrawals or transfers to another credit union account that you own, or to third parties, by means of a preauthorized or automatic transfer, or telephonic order or instruction, or similar order per month. Your account will be subject to closure if you exceed these limits.

Fees. We will charge you the current established fee for each payment order you give to us. If wiring instructions you provide are incorrect and the wire transfer is returned to us for any reason, you can provide us with the correct information that will permit us to execute the payment order again. An additional fee will be charged to re-initiate the payment order. Christian Financial Credit Union makes no warranties with respect to fees charged by other financial institutions with respect to your payment orders.

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

Your Liability for Incorrect Information. If you give us a payment order that identifies a beneficiary (the person to whom you are wiring funds) by name and account number or some other identifying number (such as Social Security, Taxpayer ID, or driver's license number), we may pay the beneficiary on the basis of the number provided to us by you and consider that number to be proper identification. This will be true even if the number you provided to us identifies a person different from the named beneficiary, unless otherwise provided by law or regulation. If you give us a payment order that identifies the beneficiary's financial institution in the funds transfer by name and Routing and Transit ("R/T") or other identifying number, we, as well as the receiving financial institution, may rely on the number provided to us by you as the proper identification. This will be true even if the number provided identifies a financial institution that is different from the named financial institution, unless otherwise provided by law or regulation.

Limitation of Liability. If we are over obligated by law to pay interest on the amount of a transfer, you will be paid interest on a daily basis equal to the current dividend rate that is otherwise applicable to the account from which the funds transfer should have occurred. In the event we are ever liable to you for damages due to a transfer, your damages will be limited to actual damages only. We will not be responsible for incidental or consequential damages, court costs or attorneys fees, unless otherwise provided by law or regulation. If you make a payment order which instructs us to wire funds to foreign countries, we assume no liability as to the length of time necessary to complete such a transfer, provided we have acted in good faith, with ordinary care, and in compliance with applicable law.

Privacy Policy

To provide you, our member, with quality service, Christian Financial Credit Union must collect, process and use a great deal of information. We recognize and respect your expectation of privacy and security of your personal information. Christian Financial Credit Union wants to reassure you that confidentiality is one of our highest priorities, whether you interact with us in person, by telephone, through the mail, on-line, or at an ATM.

Information We Collect About You - We collect non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from consumer reporting agencies;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- Other transaction information about you, such as account balances, deposits, withdrawals, ATM activity, payment history, and credit usage; and
- Other identifying information about you, such as name, age, address, telephone number, employment history, credit history, and other indications of creditworthiness to parties such as credit bureaus, or information permitted or required by law.

We do not knowingly solicit or collect data from children. We recognize that protecting children's identities and on-line privacy is important and that responsibility rests with us and with parents.

Information We May Disclose About You - We will only share member information:

- With reputable reporting agencies;
- When necessary to complete a transaction initiated by you, or otherwise administer our business;
- When requested by you;
- When the disclosure is required by, or allowed by law; or
- To make available special offers of products or services through Christian Financial's third party business partners. If you

terminate your membership with Christian Financial Credit Union, we will not share information we have collected about you, except as permitted or required by law. Using our website, or using a link to one of the outside sites that we feel are beneficial to our members, requires the use of cookies, which are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. Although we only link to reputable sites, we are not responsible for the information on the sites or the collection practices of the sites. You need to refer to the linked site's privacy policy for how they use your information. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances our member's on-line transactions and eases navigation through our website. For certain applications, such as on-line transactions, cookies are required to help protect the privacy of a member's transactions by, for example, terminating the session if you, the member, forgets to log out.

Notices and "Joint Relationships" - Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send such notices and notifications, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Maintaining Your Privacy In Our Business Relationships With Outside Third Parties - Sometimes it is necessary to provide personally identifiable non-public information about you to a third party. For example, as a benefit of membership, we make certain insurance products available at special rates. To protect your privacy, we will only enter into agreements with companies that agree in writing to maintain the confidentiality of our member's financial information. Christian Financial Credit Union does not permit these companies to sell to other third parties the information we provide to them.

Limiting Employee Access To Information - We limit employee access to personally identifiable information to those employees who

have a business reason to know this information. We also educate our staff to understand the importance of confidentiality and member privacy in accordance with Christian Financial Credit Union's Standards of Conduct.

Protection of Information Via Established Security Procedures - Christian Financial Credit Union maintains physical, electronic, and procedural safeguards to prevent unauthorized access to non-public personal information as implemented by provisions of the Gramm-Leach-Bliley Act.

What Members Can Do To Help - Christian Financial Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your Select Check Card, ATM Card, or Credit Card to prevent providing free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. Official credit union staff will have access to your information and would not call you to ask for account information.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

We will post any substantial changes in this privacy policy at least 30 days prior to the change taking effect. Any information collected under this policy will remain bound by the terms of this privacy policy. After the changes take effect, all new information collected, if any, will be subject to the revised policy. We are required by law to give you this Privacy Notice. If after reading this notice you have any questions, please contact our Call Center at (586) 772-6330.

Truth-In-Savings

The following disclosure lists the various savings alternatives available at Christian Financial Credit Union. The Rate Information and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your accounts at Christian Financial. That schedule is incorporated as part of this disclosure. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends (and in some cases, the rate of interest) are declared by the Board of Directors of Christian Financial Credit Union, and are not guaranteed.

Federal Law requires us to obtain, verify, and retain information regarding the identity of any individual transacting business with the Credit Union.

Primary Share Account. The dividend rate and annual percentage yield may change every dividend period as determined by the Board of Directors.

Compounding and Crediting. Dividends on this account will be compounded and credited quarterly. For this account type, the dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for example is April 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

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.

Minimum Balance Requirements. The minimum balance required to open this account is the purchase of a \$5.00 par value share in the credit union. You must maintain a minimum daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

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

Transaction Limitations. The maximum automated teller machine withdrawal allowed per day is \$500.00. This limitation applies to this account in combination with Share Draft and other savings account(s).

Share Sub-Accounts. The above information also applies to Share Sub-accounts that are offered for alternative savings plans.

Checking (Share Draft) Account. There are no dividends paid on this account type. There is an initial deposit of \$25.00 required to open this account which will cover the check printing charge and maintenance fees.

Minimum Balance Requirements. There is no minimum balance required to maintain this account.

Transaction Limitations. The maximum automated teller machine withdrawal allowed per day is \$500.00. After you have established your checking account, you may make additional deposits into, or withdrawals from your checking account at any time and in any amount. This withdrawal limitation applies to this account in combination with savings account(s).

Money Market Plus Account. The dividend rate and annual percentage yield may change every dividend period as determined by the Board of Directors.

Compounding and Crediting. Dividends will be compounded and credited to your account every month. 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 dividends follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for example, is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

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.

Minimum Balance Requirement. The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield. If balance falls below minimum, the dividend rate in effect for Regular Shares will be paid.

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

Transaction Limitations. The minimum deposit allowed is \$100.00 per deposit. The minimum amount of withdrawal is \$50.00 per withdrawal. During any month, you may not make more than six withdrawals or transfers to another credit union account or to a third party by means of a pre-authorized or automatic transfer or by telephone transfer. If transfer limitations are exceeded a fee will be charged for each transaction and your account may be closed.

Split Rate Money Market Account. The dividend rate and annual percentage yield may change every dividend period as determined by the Board of Directors.

Compounding and Crediting. Dividends will be compounded and credited to your account monthly. For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period is January 1, and the ending date of such dividend period is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

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.

Minimum Balance Requirements. There is no minimum amount required to open this account. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield.

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

Transaction Limitations. The maximum automated teller machine withdrawal allowed per day is \$500.00. This limitation applies to this account in combination with the Share Draft and other savings account(s). During any month, you may not make more than six withdrawals or transfers to another credit union account or to a third party by means of a preauthorized or automatic transfer or telephone transfer. If you exceed the transfer limitations set forth above in any statement period a fee will be charged for each transaction and your account will be subject to closure.

Christmas Club Account. The dividend rate and annual percentage yield may change every dividend period as determined by the Board of Directors.

Compounding and Crediting. Dividends will be compounded and credited to your account every month. 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 dividends follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for example, is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

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.

Minimum Balance Requirements. There is no minimum amount required to open this account. You must maintain a minimum daily balance of \$.01 in your account each day to obtain the disclosed annual percentage yield.

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

Transaction Limitations. Withdrawals of this type of account are not allowed. If any withdrawal is made prior to the distribution date, the account will be closed.

IRA Passbook Account. The dividend rate and annual percentage yield may change within a dividend period as determined by the Board of Directors.

Compounding and Crediting. Dividends will be compounded and credited to your account every quarter. For this account type, the dividend period is quarterly. For example, the beginning date of a dividend period is January 1, and the ending date of such dividend period is March 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 example is March 31. If you close your account before dividends are paid, you will not receive the accrued dividend.

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.

Minimum Balance Requirements. The minimum balance required to open this account is \$50.00. You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

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

Transaction Limitations. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer, telephone transfer, or a similar order to a third party. Additional deposits to this account are allowed, but not to exceed the maximum allowed by law. You will receive a complete disclosure at the time of opening your IRA account.

Term Share Certificates. The interest rates to be earned on certificates are predetermined and may change daily. The interest rates will be available each business day in our offices. Once you purchase a certificate, your interest rate will not be changed or recalculated.

during the term of the certificate. The Annual Percentage Yield (APY) assumes that interest earned will remain on deposit until maturity. Earnings will be reduced if you have dividends deposited in another account, or receive a check for monthly interest earnings. Interest rates are calculated within a range approved by the Board of Directors. The minimum rate is the dividend rate on your regular share account.

Renewal Policy. This account will automatically renew at maturity and will renew at the current dividend rate in effect at the date of maturity for the previous certificate. You will receive notification 20 days prior to your maturity. You will have seven calendar days after the maturity date to withdraw the funds without an early withdrawal penalty. Interest will not be earned during the grace period on funds withdrawn during the grace period. If you choose not to renew the certificate and the funds are transferred to another savings account at the Credit Union, dividends will be paid from the date of maturity of the certificate at the current interest rate for the savings account in which the funds were deposited.

3 & 6 Month Term Share Certificates.

Compounding and Crediting. Interest on a 3-month Term Share Certificate will not be compounded. Interest earned will be credited to your account at maturity. Interest earned can be received as follows:

- a Deposit to another CFCU share account
- b Check mailed (quarterly or at maturity)
- c Rolled into your certificate

Penalty for early withdrawal on a 3-month or a 6-month certificate will be the lesser of forfeiture of interest earned or 90 days of interest. Interest on the 6-month Term Share Certificate will be compounded and credited quarterly.

Balance Computation Method. Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements. The minimum balance required to open a 3-month Term Share Certificate is \$2,500.00. The minimum balance required to open a 6-month Term Share Certificate is \$1,000.00.

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

Account Restrictions. Additional deposits to these accounts, prior to maturity, Other than payment of interest as described in Compounding and Crediting, you may not withdrawal from this account prior to maturity. There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce any penalties.

Term Share Certificates (Certificates of one, two, three, four, and five years).

Compounding And Crediting. Interest on the one, two, three, four, and five year certificates will be compounded and credited monthly. Interest earned can be received as follows:

- a Deposit to another CFCU share account
- b Check mailed
- c Rolled into your certificate

The penalty for early withdrawal on the one year certificate will be 90 days interest. The penalty for early withdrawal on the two, three and four year certificate will be 180 days interest. The penalty for early withdrawal on the five year certificate will be equal to one (1) year interest.

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.

Minimum Balance Requirements. The minimum balance required to open a one, two, three, four, or five year Term Share Certificate is \$1,000.00, with the exception of Term Share Certificates for minors, which have a minimum balance of \$250.00.

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

Account Restrictions. Additional deposits to these accounts (with the exception of the Super Saver Certificate), prior to maturity, other than the interest posted. Other than the payment of interest as described in Compounding and Crediting, You may not withdraw from this account prior to maturity. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

Super Saver Certificates. If you purchase a Super Saver Share or IRA Certificate, you may make additional deposits into that certificate throughout its term. For the 12 Month Super Saver Share and IRA Certificates, the initial deposit and all subsequent deposits mature 12 months after the date the initial deposit is made. For the 5 Year Super Saver IRA Certificate, the initial deposit and all subsequent deposits mature 5 years after the date of the initial deposit.

Compounding and Crediting. Interest on the Super Saver Certificates will be compounded and credited monthly. Interest earned can be received as follows:

- a Deposit to another CFCU share account
- b Check mailed
- c Rolled into your certificate

The penalty for early withdrawal on the Super Saver Certificate will be 90 days interest.

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.

Minimum Balance Requirements. The minimum balance required to open a Super Saver Certificate is \$500. After the initial deposit, all deposits into the Super Saver Certificate must be at least \$50.

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

Account Restrictions. Other than the payment of interest as described in Compounding and Crediting, you may not withdraw from this account prior to maturity. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

IRA Certificates. The interest rates to be earned on certificates are predetermined and may change daily. The interest rates will be available each business day in our offices. Once you purchase a certificate, your interest rate will not be changed or recalculated during the term of the certificate. The Annual Percentage Yield (APY) assumes that interest earned will remain on deposit until maturity. Earnings will be reduced if you have dividends deposited in another account. Interest rates are calculated within a range approved by the Board of Directors. The minimum rate is the dividend rate on your regular share account.

Compounding and Crediting. Interest paid on one, two, three, four, and five year IRA Certificates will be compounded and credited monthly. The penalty for early withdrawal on the one year IRA certificate will be 90 days interest. The penalty for early withdrawal on the two, three and four year IRA certificate will be 180 days interest. The penalty for early withdrawal on the five year IRA certificate will be equal to one (1) year interest.

Balance Computation Method. Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements. The minimum balance required to open a one, two, three, four, or five year IRA Certificate is \$1,000.00.

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

Account Restrictions. Additional deposits, prior to maturity, other than the interest posted, are not allowed. When eligible, you can withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term of crediting and after they are credited to your account. There are certain circumstances, such as death or incompetence of an owner, which we may waive or reduce a penalty. These restrictions are based on distribution eligibility as set by federal regulation.

Renewal Policy. This account will automatically renew at maturity and will renew at the current dividend rate in effect at the date of maturity for the same term and condition as the previous certificate. You will receive notification 20 days prior to your maturity. You will have 7 calendar days after the maturity date to withdraw the funds without an early withdrawal penalty. Interest will not be earned during the grace period on funds withdrawn during the grace period. If you choose not to renew the certificate and the funds are transferred to another savings account at the Credit Union, dividends will be paid from the date of maturity of the certificate at the current interest rate for the savings account in which the funds were deposited. For all Individual Retirement Accounts, a separate disclosure will be given at the time of opening.

COURTESY PAY ACCOUNT DISCLOSURE As a benefit to our members, we offer a useful feature on our checking account product - Courtesy Pay. With Courtesy Pay, we may pay your non-sufficient-funds (NSF) checks and fees up to a pre-approved limit. This feature will save you time, embarrassment and the additional fees charged by many other companies.

CONDITIONS FOR THE PRIVILEGE

Courtesy Pay will allow you to overdraw your account up to \$250.00 if you meet the following conditions:

- No delinquent loans
- No negative balances in any other accounts
- 6 months membership at CFCU
- No previous loss history with the credit union

If the above criteria is met and you have an aggregate direct deposit of \$500.00 or more for the previous month, your Courtesy Pay limit may be \$500.00.

You will be charged the normal per item NSF/Overdraft handling fee as set forth in our fee schedule - the same as if we returned your check unpaid. Of course, any and all Credit Union fees and charges, including without limitation, the NSF/Overdraft fees, will be included in this balance.

Your account must not maintain an overdrawn balance for more than 2 weeks. If your account is not brought to a positive balance (zero or higher) at least every two weeks, your Courtesy Pay privilege may be suspended.

If you currently have overdraft protection for your checking account to a savings account or a Christian Financial line of credit, we will first attempt to overdraft funds from the savings account or line of credit before activating your Courtesy Pay privileges.

SUSPENSION OF PRIVILEGE

After your Courtesy Pay has been activated, we may suspend your Courtesy Pay if you are not eligible under the afore mentioned conditions.

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the credit union with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this agreement. Your account agreement and this agreement shall be construed so as to minimize conflicts between the two agreements. A copy of your account agreement may be received through a request to our Member Service department at 18441 Utica Road, Roseville, MI 48066.

The Credit Union reserves the right to immediately close any account, which, at the discretion of the Credit Union management, has become so severely overdrawn that collection is unlikely. Likewise, an overdrawn account may be left open if, at the discretion of the Credit Union management, collection is likely.

Waiver: The Credit Union's forbearance form, or delay in, exercising any of the Credit Union's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, the Courtesy Pay agreement, or any other agreements related to your account, shall not be construed to be a current or future waiver of the Credit Union's rights, remedies or privileges.

Rate Information (Please see attached rate sheet for current rates)

Primary Share & Sub-Share. If your daily balance is \$100.00 or more, a dividend rate of ____% will be paid on the entire balance in your account with an annual percentage yield of ____% for this dividend period. Dividend rate and annual percentage yield may change within a quarter, as determined by the Board of Directors.

Youth Share Accounts: Scribbles, Penny's Pinchers, and BLAST. If your daily balance is \$5.00 or more, a dividend rate of ____% will be paid on the entire balance in your account with an annual percentage yield of ____% for this dividend period. Dividend rate and annual percentage yield may change within a quarter, as determined by the Board of Directors.

Money Market Plus. If your daily balance is \$2,500.00 or more, a dividend rate of ____% will be paid on the entire balance in your account with an annual percentage yield of ____% for this dividend period. If your daily balance is less than \$2,500, a dividend rate of ____% will be paid on the entire balance in your account with an annual percentage yield of ____% for this dividend period. Dividend rate and annual percentage yield may change without notice.

Split Rate Money Market. A dividend rate of ____% will be paid only on the portion of your daily balance that is greater than \$50,000, with an annual percentage yield ranging from ____% to ____%, depending on the balance in the account, for this dividend period.

A dividend rate of ____% will be paid only on the portion of your daily balance that is greater than \$10,000, but less than \$50,000, with an annual percentage yield ranging from ____% to ____%, depending on the balance in the account, for this dividend period.

A dividend rate of ____% will be paid only on the portion of your daily balance that is at least \$2,500, but less than \$10,000, with an annual percentage yield ranging from ____% to ____%, depending on the balance in the account, for this dividend period.

A dividend rate ____% will be paid only on the portion of your daily balance that is at least \$100 but less than \$2,500, with an annual percentage yield of ____% for this dividend period.

Dividend rate and annual percentage yield may change without notice.

Christmas Club. If your daily balance is \$.01 or more, a dividend rate of ____% will be paid on the entire balance in your account, with an annual percentage yield of ____% for this dividend period.

IRA Passbook. If your daily balance is \$50.00 or more, a dividend rate of ____% will be paid on the entire balance in your account, with an annual percentage yield of ____% for this dividend period. Dividend rate and annual percentage yield may change within a quarter, as determined by the Board of Directors.

12 Month Super Saver Share Certificate. If you purchase a Super Saver Share Certificate, you may make additional deposits into that certificate throughout its term. The initial deposit and all subsequent deposits mature 12 months after the date the initial deposit is made. The interest rate on the Super Saver Certificate is ____%, with an annual percentage yield of ____%. You will be paid this rate until maturity. Minimum balance to open a Super Saver Share Certificate is \$500. Subsequent deposits must be \$50 or more.

12 Month Super Saver IRA Certificate. If you purchase a Super Saver IRA Certificate, you may make additional deposits into that certificate throughout its term. The initial deposit and all subsequent deposits mature 12 months after the date the initial deposit is made. The interest rate on the Super Saver Certificate is ____%, with an annual percentage yield of ____%. You will be paid this rate until maturity. Minimum balance to open a Super Saver IRA Certificate is \$500. Subsequent deposits must be \$50 or more.

5 Year Super Saver IRA Certificate. If you purchase a 5 Year Super Saver IRA Certificate, you may make additional deposits into that certificate throughout its term. The initial deposit and all subsequent deposits mature 5 years after the date the initial deposit is made. You will be paid this rate until maturity. Minimum balance to open a 5 Year Super Saver IRA Certificate is \$500. Subsequent deposits must be \$50 or more. Interest Rates for the 5 Year Super Saver IRA Certificate are as follows:

If the daily balance in your 5 Year Super Saver IRA Certificate is at least \$1,000, but less than \$10,000, an interest rate of ____% with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If the daily balance is at least \$10,000, but less than \$100,000, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If the daily balance is \$100,000 or more, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

Mini 3 & 6 Month Term Share Certificate. The interest rate on a 3-month certificate is ____%, with an annual percentage yield of ____%. You will be paid this rate until maturity. Minimum balance to open a 3-month certificate is \$2,500.

The interest rate on a 6-month certificate is ____%, with an annual percentage yield of ____%. You will be paid this rate until maturity. Minimum balance to open a 6-month certificate is 1,000.

Four-Year Certificates. If the daily balance in your four-year certificate is at least \$1,000, but less than \$10,000, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If the daily balance is at least \$10,000, but less than \$100,000, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If the daily balance is \$100,000 or more, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

Five Year Certificate. If the daily balance in your five-year certificate is at least \$500, but less than \$10,000, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If your daily balance is at least \$10,000, but less than \$100,000, an interest rate of ____%, with an annual percentage yield of ____%, will be paid on the entire balance in your account.

If your daily balance is \$100,000 or more, an interest rate of ____%, with an annual percentage yield of ____% will be paid on the entire balance in your account.

Please see supplemental rate sheet & fee schedule, visit www.christianfinancialcu.org, or call (586) 772-6330 to obtain current rate and fee information.

Important Information

Locations:

Roseville
18441 Utica Road
Roseville, MI 48066
(586) 772-6330
Fax: (586) 775-3503

Center Line
8171 E. 10 Mile Road
Center Line, MI 48015
(586) 754-0960
Fax: (586) 754-4537

Clinton Township
36800 Gratiot Ave.
Clinton Township, MI 48035
(586) 741-1100
Fax: (586) 741-1101

Harper Woods
19770 Harper Ave.
Harper Woods, MI 48225
(313) 884-1512
Fax: (313) 884-5602

Chesterfield
25450 23 Mile Road
Chesterfield, MI 48051
(586) 598-1201
Fax: (586) 598-3910

Shelby Township
55834 Van Dyke Ave.
Shelby Township, MI 48316
(586) 781-6300
Fax: (586) 781-2174

Lobby Hours:

Monday, Wednesday and Thursday: 9:30 a.m. - 5:00 p.m.
Tuesday: 11:00 a.m. - 5:00 p.m.
Friday: 9:30a.m. - 6:00 p.m.
Saturday: (No Saturday lobby hours at Clinton Township or Center Line locations)
9:30 a.m. - 1:30 p.m.

Drive Thru Hours:

Monday, Tuesday, Wednesday: 8:00 a.m. - 5:00 p.m.
Thursday: 7:30 a.m. - 6:00 p.m.
Friday: 7:30 a.m. - 7:00 p.m.
Saturday: 9:00 a.m. - 2:00 p.m.

Mortgage Center

1-888-562-6865
Monday - Wednesday: 8:30 a.m. - 6:30 p.m.
Thursday - Friday: 8:30 a.m. - 5:00 p.m.

STAR Audio Teller: (586) 775-CASH or Toll Free 1-866-668-STAR

Loan Department: 1-800-599-LEND

Web Site: www.christianfinancialcu.org

03/2007