

WINGS FINANCIAL CREDIT UNION ACCOUNT AGREEMENT AND DISCLOSURE (“AGREEMENT”)

The purpose of this document is to establish and disclose the terms and conditions of various accounts and services offered by Wings Financial Credit Union. Please read carefully and keep for future reference. If you have any questions about any of the information contained in this Agreement, please call Member Services at 1 800 692-2274.

In this Agreement, the words “you” and “your” refer to the owner and, where applicable, each joint-owner of an account; the words “we”, “us”, “our”, means Wings Financial Credit Union.

We may amend the Agreement at any time. Notice of the changes may be provided by means we consider appropriate. Except where a law or regulation requires notice by some other means, we may provide notice of change by posting the changes in our lobbies, enclosing a notice in a statement for the account, or by mailing a notice to you at the address last listed on record.

AGREEMENT: This Agreement sets forth the terms and conditions applicable to your accounts. Your accounts are subject to our Bylaws and also subject to any additional disclosures we may provide at the time that you open your account. It includes your promise to pay charges and your permission for us to deduct charges directly from the account balance. This Agreement adheres to Clearinghouse Rules and State and Federal Laws, including the Uniform Commercial Code. All accounts with us are subject to the laws regulating transfers at death and estate and other succession laws. You also agree to all terms, whether posted at our premises, printed on deposit slips, contained in this Agreement or enclosed with statements.

MEMBERSHIP ELIGIBILITY

To join the Credit Union, you must meet the membership eligibility requirements as set forth in our Charter including purchase and maintenance of at least one (1) share as provided in our Bylaws. You will authorize us to check your accounts, credit, and employment history and obtain reports from third parties, including credit-reporting agencies, to verify your eligibility for the accounts and services you request. If you do not maintain at least one (1) share on deposit with us, your account will be subject to closure, even if fees charged by us causes your account to have less than one (1) share on deposit.

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, residence address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying objects. In addition, third party verification sources, such as a credit bureau, will be utilized in an attempt to verify your identity.

NOTICE OF NEGATIVE INFORMATION

As required by Federal Law, this is notice to you that we may furnish any “negative information” regarding your accounts to a nationwide consumer-reporting agency. “Negative information” means information concerning delinquencies, late payments, insolvency, or any form of default. **This Notice does not mean that we will be reporting such information about you, only that we may report such information about members who have not done what they are required to do under the Agreement.**

ACCOUNT OWNERSHIP

Individual Accounts

If you open an account by yourself, it is called an individual account. You are the only person who may use the account.

Joint Accounts

If you designate a joint tenant on an account, this designation applies to all funds excluding an initial \$5 membership in a primary share account.

If there is more than one authorized signer on this account, all monies credited to it, including dividends, shall be the property of the signers as joint tenants, and not as tenants in common. You each authorize us to pay any and all funds deposited without reference to the original ownership of the funds so deposited. Withdrawals may be made by any of you, and in the case of death, funds may be withdrawn by the survivor(s) or personal representative(s) of the survivor(s). If two or more of you survive, you intend and agree that you hold the balance in the account as joint tenants with survivorship and not as tenants in common. If the survivor(s) are not eligible for primary membership in Wings Financial, the account will be closed. When we receive notice of the death or incompetence of any one of you we may, but are not obligated to,

restrict or prohibit further withdrawals until we are satisfied that our obligations under the law and this Agreement have been met.

Instructions to remove one of the joint owners from the account or to restrict its use by any one of the joint owners may only be made by the person whose name is to be removed or whose use of the account is to be restricted. The primary member may remove the other joint owner if the primary member agrees to indemnify us for any claims on account of such action. We may close the account on the instruction of any one of the joint owners or any one of the joint owner's legal representative(s) without the other joint owner's consent. In the event of set-off, the enforcement of a security interest, or legal action including levy, garnishment or seizure affecting any owner, we may treat all funds in the account as belonging to the affected owner. Unless otherwise expressly agreed in writing, each joint tenant shall have access to any line-of-credit loan attached to an account as overdraft protection and each tenant will be liable to the Credit Union, regardless of which tenant causes access to the line-of-credit.

If at any time, the Credit Union has notice of an action of law, commenced or pending between account owners, the Credit Union may refuse withdrawals by any of you except upon a court order.

Custodial Accounts

A custodial account may be opened under the Uniform Transfers to Minors Act of Minnesota. The minor must be eligible for Credit Union membership. There may be only one custodian and one minor for each account. Accounts are opened in the name and social security number of the minor with a designated custodian. Only the custodian may withdraw funds from the account until the custodial arrangement terminates by law and funds are transferred to the minor by the custodian. We will have no liability or responsibility to the custodian, the minor, or the minor's legal representative(s) or anyone else if we follow the instructions of a named custodian or successor custodian.

At the time the account is established, or any time after, the custodian may name a successor custodian. A successor custodian has no authority to make transactions or receive information regarding a custodial account until the death or resignation of the custodian.

Payable on Death (POD) Beneficiary Designations

Payable on Death beneficiaries may be designated on individual and joint accounts. The person(s) designated as a beneficiary has no rights (access or control) to the account during the life of the member and all joint tenants. Beneficiary designations may be deleted or changed by the member any time during the lifetime of the member by making such request to the Credit Union on an acceptable form. If there are multiple named beneficiaries, upon the death of the last surviving owner, the funds will be distributed equally to each named beneficiary as a tenant in common and not as a joint tenant.

Power of Attorney

You may appoint another person to act as your attorney-in-fact or agent in connection with your account as long as it is in a form acceptable to us. We may act on the authority until we receive written notification of its revocation. A power of attorney given by any joint tenant on an account shall be effective despite the objection of another joint tenant(s) on the same account.

Business/Organization Accounts

Accounts in the name of a business, organization, or association are subject to all of the conditions and terms contained in this Agreement for natural person accounts, and the following additional rules. We reserve the right to require the business, organization, or association to provide an Account Authorization Card or other documentary evidence satisfactory to us, informing us who is authorized to act on behalf of the business organization, or association and evidence that the entity is legally established. Special signatory requirements (i.e. two signatures required) are not allowed. No payee on death, beneficiary, or other designation shall apply to the account. You agree to notify us of any change in representative authority of your agent(s). We may rely on your written authorization until such time as we are informed of changes in writing, and have had a reasonable time to act upon such notice.

We may require that third-party checks payable to a business, organization, or association may not be cashed, but must be deposited to the business, organization or association account. You agree that we shall not have notice of any breach of fiduciary duties arising from any transactions by any agent of the account owner, unless we have written notice of such a breach. We will have no responsibility to inquire into the validity or propriety of any drafts/check drawn by the authorized signer on a business, organization or association account.

Accounts for Trusts

Members of the Credit Union can apply to establish accounts in the name of a trust. These accounts must be opened in the complete name of the trust and all transactions must be performed by the trustee in their representative capacity. The credit union is the holder of the trust funds on deposit and cannot act as a trustee.

Indemnity Agreement by Trustee

All Trustees agree to indemnify, keep indemnified and hold Wings Financial Credit Union harmless from and against any and all claims, demands, actions, proceedings, judgments, losses, damages, counsel fees, payments, expenses and liabilities whatsoever, which it, at any time shall or may sustain or incur by and reason of (a) Wings having complied with the request of the Trustee(s) concerning the account, or (b) any claims or demands, which may be made with respect to the Trust, or (c) Wings declining to honor the Trust or Certification of Trust instrument, or (d) Payment or transfer of credit which Wings may give, make or permit with respect to this Agreement on the Trust, whether through inadvertence, accident, oversight, neglect or otherwise.

The liability of the Trustee(s) under this Agreement, is joint and severable, and shall accrue immediately upon the presentation of any claim by any of the Trustee(s), or any of their assigns, heirs or beneficiaries. This agreement shall be effective and binding upon the Trustee(s) respective assigns, successors and legal representatives. Funds may be withdrawn on the Trust account by one or all Trustees.

IRA Accounts

IRA accounts are established by completing a separate IRA agreement. Beneficiary designations are made for funds held in an IRA at the time the account is established and may be changed at any time by completing an "IRA Change of Beneficiary" form. Joint tenants are not allowed on IRA accounts.

IRA funds may be placed in an IRA share account, an IRA Investment Money Market Account, or in an IRA certificate. See "Savings, Checking and IRA Accounts" and "Certificates" sections for more information.

IRA funds are separately insured by the NCUA up to \$250,000.00.

GENERAL ACCOUNT TERMS

Deposits

Deposits to accounts will be accepted in cash, electronic means or instruments collectable through the Federal Reserve Bank System. If you deposit any transaction item we will give your account provisional credit, until collection is final. If a deposit item is not paid, we will reduce your account balance by this amount. In this case, we may charge a fee for a "returned deposit item." Other negotiable instruments, foreign checks and drafts may be accepted for collection. "Split deposits" allowing the depositor to take some or all of a deposit in cash will not be allowed on business/organization accounts.

The maximum amount of shares which may be held by any one member is established from time to time by resolution of the Board of Directors.

Signatures and Endorsements

You will agree to sign as your signature appears on the membership application/signature card when drawing checks or other items. If, in good faith, we believe your signature is not genuine, we will refuse to pay any check drawn on your account. We may also refuse to honor any check that is not on a form acceptable to us.

Withdrawals and Transfers

Withdrawals and transfers have to be by written paper or such other means as approved by the Credit Union. We will subtract withdrawals from collected funds first. We may at any time refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary.

We reserve the right to refuse any withdrawal or transfer request which is for an amount less than any minimum withdrawal or which exceeds any frequency limitation. Repeated abuse of the stated limitations (if any) may force us to close this account. We will use the date the transaction is completed by us (as opposed to the day you initiate it) to apply any frequency limitations.

Funds Transfers

This section provides the terms and conditions which specifically relate to any transfer or receipt of funds that is governed by Article 4A of the Uniform Commercial Code. Generally, these are wire transfers or transfers through an automated clearing house that are not otherwise governed by the Electronic Fund Transfer Act, but other types of transfers may be covered. These terms and conditions are in addition to, and not in the place of, any other agreement or agreements which you may have entered into with the Credit Union regarding any such transfer or receipt of funds.

RELIANCE ON IDENTIFICATION NUMBERS

In acting upon funds transfer instructions, most financial institutions rely solely on an identifying number or account number accompanying the payment order to identify the person who is to receive a payment or debit. This means if you

instruct the Credit Union to make a payment to a person and you identify that person by both a name and an account number, payment may be made by the person's financial institution on the basis of the identifying or financial institution account number, even if the number identifies a person different than the person named as the beneficiary in your instructions to us. Additionally, if your payment instructions to the Credit Union identifies a financial institution that is to participate in the funds transfer both by name and identifying number, any financial institution may rely on the identifying number as the proper identification of the financial institution that is to participate in the funds transfer even if it identifies an institution different from the financial institution identified by name.

Credit given by us to you with respect to an automated clearinghouse 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 are applicable to ACH transactions involving your account we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic 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 Minnesota as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Fees and Charges

It is your responsibility to have sufficient collected funds in the account to cover any fees or charges that are imposed. Fees or charges, if any, will be taken from any account in which you have an ownership interest when they are due. We will not be liable for refusing to pay items presented if, at any time, service charges leave insufficient collected funds in your account.

Refer to the Schedule of Fees for a current list of any fees or charges that may be charged to the account.

Tax Identification Number (TIN) and Backup Withholding

Regulations require Wings Financial to obtain completed and signed certifications identifying your tax identification or social security number on personal accounts (including certificate and IRA) or accounts for a trust, and the social security number, employer identification number or taxpayer identification number for business and organization accounts. If there are one or more joint owners, the primary member must provide a Form W-9 or Form W-8BEN. If you fail to furnish a certification or the correct identification number, Wings Financial must withhold a percentage of taxable interest, dividend, and certain other payments as part of its backup withholding requirements.

Insufficient Funds, Overdrafts & Return Items

The law permits us to pay items drawn on your account in any order. Any decision on our part to pay overdrafts (an item whose payment would result in the account having a negative balance whether created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means) does not create an obligation to pay other overdrafts, no matter how consistently we may have paid them, nor to provide notice when our practice in this regard changes. Any overdraft amounts, however created, are due and payable at once. We may impose overdraft and return check charges which, together with any expenses we incur in collecting the overdraft amounts (including court costs and reasonable attorneys' fees), are also due and payable when imposed or incurred.

You authorize us to exercise our discretion in resubmitting for payment any item which was returned unpaid or dishonored on first presentment, without prior notice to you.

You have automatic overdraft protection from your share savings account and any line-of-credit loan attached to the account. Overdraft protection may also be arranged from the money manager or a money market account (a fee is imposed for transfers from money market accounts).

Overdraft transfers will occur once per day in amounts equal to the cumulative overdrafts for that day. Transfers occur the night after the overdraft.

Postdated, Staledated & Conditional Checks

We will not be responsible for any losses or cost you incur as a result of the payment by us of any check more than six months old, the payment of any check before the date written on the face of it by you or payment by us of any check which contains any extraneous legends, for example "void after 60 days".

Check Printing Requirements

Only approved checking forms and other methods approved by the Credit Union may be used to withdraw funds from an account. We may, at our option, pay any item whether or not the item is properly encoded. The Credit Union shall have no responsibility to stop payment on any check or other item not conforming to our printing and encoding standards.

Stop Payments

Any authorized signer may stop payment on any check drawn on the account whether they signed the item or not. The Credit Union must receive your request at a time and in a manner which allows us a reasonable opportunity to act. An oral order is valid for 14 calendar days unless it is confirmed or revoked in writing within that time period. A written order is valid for six months.

Your written Order to Stop Payment must contain your name and account number, the name to which the check is made out (payee), and the number and exact amount of the check. Failure to provide us with the correct information regarding the check(s) may result in the Stop Payment order being rejected. You may renew your Order in writing every six (6) months. We may pay your check after your Stop Payment Order has expired, even though the checks are more than six (6) months old. You understand that, as a rule, we will not stop payment on Cashier's Checks, Credit Union Checks, or Certified Checks. If we agree to stop payment, we may require that you indemnify us.

A stop payment may only be removed by the person that placed the stop payment on the account.

Warranties, Claims, Reclamation and Setoff

You make the following warranties to the Credit Union concerning each item you deposit or which we cash for you or give other consideration: all necessary signatures and endorsements have been placed on the item and are genuine, the item has not been materially altered and you have good title to it, and no defense of any party to the item is good against you. If any such warranty is breached, we may deduct the amount of the item plus expenses from any of your accounts or otherwise collect from you.

If a claim is made against us, or when we receive notice of a potential claim, involving a breach of any such warranty, we may withhold from any of your accounts the amount in dispute plus fees until the claim is resolved. The claim will be considered valid unless you give us written notice contesting the claim within 10 days after we notify you. On request, you will promptly furnish an affidavit stating your factual basis for contesting the claim. You also will defend and indemnify us from all liability and losses we may incur by not honoring a disputed claim.

You agree that all accounts in your name, alone or joint with another person(s), may, at our option, be used to pay any fees, charges or other debts due us, or all or part of any loan or debt you have with us, whether the loan or debt is individual or joint with another person. This right will not apply to shares or deposits held in an Individual Retirement Account. Garnishments or levies received by us may be subject to our right of setoff. If we receive a garnishment or levy, we may refuse to permit any withdrawals (up to the disputed amount) until the dispute is resolved.

In connection with a Direct Deposit Plan, if we deposit any amount in any of your accounts with us which should have been refunded to the federal government for any reason, you authorize us to deduct the amount of our liability to the federal government from any account you have with us without prior notice, and at any time, except as prohibited by law. We may use any other legal remedy to recover the amount of our liability.

Closing Accounts

Any joint tenant may close a checking, money manager savings, money market savings, or certificate account. Only the member may close the primary share savings account. Closing the primary share account terminates membership.

Any account may be closed by either you or us at any time. We will notify you in writing if we close your account. Your account will be closed as of the date the notice of closure was mailed. After your account is closed, we will not have any obligation to accept deposits or pay any outstanding checks. When your account is closed, you agree to destroy all unused checks.

Your primary share savings account balance may be reduced below the \$5 share par requirement through the assessment of fees, late charges or the statutory lien. If the account is not brought back to par within 6 months membership will be terminated.

The credit union may also close your account and terminate your membership (or close any certificate or account) after your account is opened if we are unable to verify your membership eligibility, if you fail to provide required identifying information for all signers, or if we are unable to verify the identity of any account signer.

Closing/Freezing an Account

We may, in our sole discretion, close your account at any time. If the account is closed, we will send the balance deposit in your account by ordinary mail to your most recent address shown on our account records. Before we close your account, we will give you any notice required by law. If we suspect any unlawful or unauthorized activity involving your account, we may place a hold on the account or any other accounts you maintain with us pending an investigation of the suspected activities ("freeze"). If we freeze your account, we will give you any notice required by law. After your account is closed, we will not have any obligation to accept deposits or pay any outstanding checks. When your account is closed, you agree to destroy all unused checks.

Abandoned Account

If a deposit or withdrawal has not been made on your account and we have no other contact with you as required by state law and within the period specified by state law, your account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted to the state in accordance with state law. Once funds have been turned over to the state, we will have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Inactive Accounts

If your account falls below any applicable minimum balance and you have not made any transactions for at least six months or if we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. We may charge a service fee as set forth in our Schedule of Fees for processing your account.

Governing Law, Waiver and Venue

Your account is governed by law. Your account is subject to all applicable rules and customs of any clearinghouse or other association involved in the account transactions. Changes in these laws and regulations may modify the terms and conditions of the account. We do not have to notify you of these changes.

We do not give up any rights we have under this agreement by delaying or failing to exercise them. If any part of this agreement is found by a court to be unenforceable, the remaining parts will still be in effect. You hereby waive the right to a jury trial in disputes concerning your accounts. You agree that any lawsuit concerning your account will be brought in the county in which we have our main office.

Indemnification of the Credit Union

Indemnification of the Credit Union shall come from the member or any account joint tenant. The member or joint tenant signing on the membership application shall indemnify (repay) the Credit Union for any loss incurred in conjunction with an account

This indemnification does not prohibit the Credit Union from seeking recovery of a loss from any other party to the loss, regardless if they are or are not signers or authorized individuals.

Legal Use of Accounts and Services

Any financial service provided by the credit union may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at the credit union's discretion. You further agree, should illegal use occur, to waive the right to sue the credit union for such illegal activity directly or indirectly related to it and hold the credit union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

Account Statements

All accounts will receive a statement at least quarterly. Monthly statements will be sent to checking accounts or accounts with electronic fund transfers.

You must review your statement promptly to determine if there are any errors, alterations or unauthorized transactions. In all cases, you must report any such information to us within 60 days after the statement is made available to you. If you do not report this information to us within that time, you give up your right to contest the payment of any items reported in your statement and you accept the reported charges and account balance as being correct.

Invalid Address

If mail is returned undeliverable, we may charge a monthly service fee as set forth in our schedule of fees.

PRIVACY POLICY

To assure the privacy and confidentiality of your personal financial information, Wings Financial observes these practices and procedures:

Information We Collect

We collect nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income);
- Information about your transactions with us, our affiliates, or others (such as your account balance, payment history, parties to transactions and credit card usage); and
- Information we receive from a consumer-reporting agency (such as your creditworthiness and credit history).

Information We Disclose

We do not disclose or sell information to non-affiliated businesses or third parties desiring access to our member information. We may disclose all of the information that we collect as described above to Wings Financial's wholly or majority owned credit union service organizations or to those companies that perform marketing services on our behalf and agree to maintain the confidentiality of your nonpublic personal information.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law.

Our Security Measures

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and service to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Amendments

We may amend rules and charges at any time. Before doing this we will give you notice. Notice may be given by posting the changes in our building, enclosing the notice in a statement for the account, or mailing the notice to you at the address listed on the record. Notice from the Credit Union to any signer on the account, whether by mail to the account address listed on record, or otherwise, is notice to all signers on the account.

ACCOUNT TERMS

Savings (Shares), Checking, Money Market and IRA Share Accounts

DIVIDENDS

- Dividends will begin to accrue on the business day of deposit.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
- All accounts have variable dividend rates. The dividend rate and annual percentage yield (APY) may change as frequently as quarterly for share savings and money manager savings accounts, monthly for checking accounts, and weekly for money market and IRA share accounts as determined by the Board of Directors.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are currently credited and compounded quarterly for share savings and money manager savings and monthly for checking, money market and IRA share accounts.
- Following are examples of dividend periods. All other dividend periods follow the same pattern of dates: MONTHLY: Jan 1 - Jan 31 QUARTERLY: Jan 1 - Mar 31
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.
- Dividends will not be paid on business checking accounts.

MINIMUM BALANCE REQUIRED TO OPEN ACCOUNT

- Share Savings — \$5
- Checking —activation deposit required
- World Class Money Market — \$5,000
- Wings Investment Money Market — \$5,000
- Wings IRA Investment Money Market — \$5,000
- Money Manager Savings, IRA Share Account — None
- Business Checking — \$250

MINIMUM BALANCE REQUIRED TO OBTAIN APY (ANNUAL PERCENTAGE YIELD) DISCLOSED

- Share Savings, Money Manager Savings, Money Markets, Checking, IRA Share Account — None
- Wings Investment Money Market and Wings IRA Investment Money Market accounts — \$5,000

MINIMUM BALANCE REQUIRED TO AVOID A MONTHLY SERVICE FEE

- Business Checking I — \$1,000
- World Class Money Market — \$5,000

TRANSACTION LIMITATIONS – REG D

Share Savings, Money Manager Savings, Money Market Accounts — Federal Regulation D (Reg D) requires the Credit Union to limit the number of automatic transfers from share savings accounts (all accounts excluding checking). These accounts are limited to a total of six automatic transfers each statement cycle (per calendar month for quarterly statement cycle accounts). Transactions that are governed by Reg D include transfers completed by telephone, CU PAL, CU Online, ACH, preauthorized transfers (excluding transfers to Credit Union loans), electronic payments/transfers, automatic transfers to a checking account to cover overdrafts and Mobile Banking.

Under Reg D the transfer limitations do not apply for transactions completed by mail, ATM, or in person.

OTHER LIMITATIONS:

- World Class Money Market — Minimum withdrawal is \$1,000
- Wings Investment Money Market and Wings IRA Investment Money Market – withdrawals limited to 2 per calendar month. A fee will be charged for each withdrawal that exceeds this limit.
- We reserve the right, at any time, to require members to give, in writing not more than sixty days notice in advance of your intent to withdraw any funds from your account (not including checking accounts).

Certificates & Holiday Club Account (Term Share Accounts)

TERMS THAT APPLY TO ALL ACCOUNTS

- The par value of a regular share is \$5. This is required to maintain credit union membership.
- Certificate ownership (Joint Tenants, POD Payees & Custodial) is established at the time the certificate is purchased.
- All certificates are available as IRA's.
- Certificates are not assignable except to the extent pledged to Wings Financial.
- Dividends will begin to accrue on the business day of deposit.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for Each day of the period and dividing that figure by the number of days in the period.
- Dividends elected to be paid by check will not be mailed if the amount is less than \$25.00. If the dividend amount to be paid is less than \$25.00, the dividends will be compounded to the certificate.
- Following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly: Jan 1 – Jan 31 Quarterly: Jan 1 – Mar 31
- The disclosed APY assumes dividends will remain in the account. Dividends not compounded may reduce earnings.
- All term share accounts will automatically renew at maturity. There is no grace period.

EARLY WITHDRAWAL PENALTY (EXCLUDING HOLIDAY CLUB ACCOUNT)

Certificate Term:	Penalty
Less than one year:	Loss of 1 month's dividends (30 days)*
One year or greater:	Loss of 6 month's dividends (180 days)*

* If the certificate has not been outstanding for at least this period, the penalty is only the loss of all dividends since issue or last renewal.

No withdrawals can be allowed during the first six days of initial deposit.

Penalty is waived in the event of death of a member who holds a certificate and whose beneficiary or joint tenant wishes to redeem the certificate. If the joint tenant desires a new certificate (and qualifies for membership), the new certificate may be issued at the old terms at the member's option.

Share Certificates

- Minimum balance to open/obtain APY - \$500.
- Terms range from 3 months to 5 years.
- Dividend is fixed for the certificate term.

- Dividend crediting and compounding varies depending on member's selection at the time of opening the certificate.
- Once certificate is established, additional deposits and partial withdrawals are not allowed.

Holiday Club Accounts

- Minimum balance to open/obtain APY - \$0
- Matures on the first business day of November each year.
- Variable rate account. The dividend rate may change as frequently as quarterly. Rate will equal the current Share Savings rate.
- Dividends are compounded and credited quarterly and then on the first business day of November each year.
- Once the account is established, withdrawals are not allowed.
- On the first business day of November, dividends will be paid and the entire balance of the account will be transferred to the Share Savings account.
- If the account is closed prior to November 1st, accrued dividends will not be paid and the account cannot be reopened until the following program year.
- The Holiday Club account does not provide overdraft protection to your checking account.

FUNDS AVAILABILITY POLICY

Our policy is to make funds from deposits to checking accounts immediately available. Deposits made at automated teller machines (ATMs) will be available on the second business day following the banking day on which funds were deposited with the exception of \$100 which will be available immediately.

When funds have been made available and withdrawn, you are still responsible for checks deposited that are returned unpaid and for any other problems involving the deposit.

For determining the availability of deposits: every day is a business day, except Saturdays, Sundays, and the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. If a deposit is made after our office has closed or on a day that we are not open, we will consider that the deposit was made on the next business day after we receive the deposit.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the 7th business day after the day of your deposit.

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

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

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,000 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as a failure of communications or computer equipment.

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

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days you account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available immediately if the deposit meets certain conditions. The excess over \$5,000 from these types of deposit will be available no later than the 7th business day after the day of your deposit. Funds from all other check deposits will be available on the 7th business day after the day of deposit.

ELECTRONIC FUNDS TRANSFER ACT NOTICE - REG E

The Credit Union provides electronic services that activate transactions on your account. This disclosure explains your basic rights, liabilities and responsibilities as a member of the Credit Union who uses any electronic funds transfer services and the terms and conditions of receiving these services.

TERMS THAT APPLY TO ALL ACCOUNTS

System Availability

Every effort is made to ensure that CU Online, CU PAL and Mobile Banking are available 24 hours a day, seven days a week, though periodically these services will be out of service for system maintenance. The maximum withdrawal and transfer amount is the current available balance.

All Electronic Funds Transfers

The number of automatic transfers (including preauthorized transfers) that may be performed from a share savings, money manager savings or money market accounts are governed by Federal Reserve Regulation D. See the "Transaction Limitations — Reg D" section.

ATM Card

You may use your ATM card to withdraw cash, make deposits and transfer funds from your account, and pay for purchases at Point of Sale (POS) terminals that will accept the ATM card. Not all transaction service options are available at all ATMs. (Most will only allow access to your share savings and checking account.) You may withdraw the available account balance or up to your established limit (whichever is less) per day using your ATM card. The availability of new deposits for withdrawal are subject to the current Funds Availability Policy.

VISA® Check Card

If the VISA® logo is displayed on your card, you have a combined ATM/VISA check card. The above ATM card information is applicable when the card is used as an ATM/ POS card.

If you use your card for checking access, you may use your card at any location displaying the VISA logo. Your card may be used to withdraw any amount up to your established limit or your available checking account balance (whichever is less).

Signature Rewards: The reporting of taxable income is the sole responsibility of the participant. Members should consult their tax advisor on this issue.

Visa® check card transactions done over the internet or telephone when you do not enter a PIN may be processed as either as a Visa check card transaction or a transaction on the STAR® network. If merchants support this option, they must provide you with a clear choice when making your Visa check card transaction. Please be advised that should you choose to use the STAR network when making your transaction without a PIN, you will not be eligible for Signature Rewards nor will you be protected by Visa's zero liability protection.

CU PAL – Credit Union Phone Access Line

CU PAL may be used to transfer funds and perform inquiries on an account.

CU Online – Internet Account Access

CU Online may be used to transfer funds between accounts (including payment of loans), perform inquiries, pay recurring bills (Bill Payer service required), and receive advance credit for mail deposits.

Bill Payer (CU Online and checking required)

Bill Payer requires that you sign up for CU Online and have a Checking Account. The credit union will process bill payment requests only to those payees you authorize. The credit union will not process any bill payment if the required transaction information is incomplete.

You must allow sufficient time for payees to process your payment after they receive the payment from the credit union. Our Bill Payer system uses a risk-based process for determining how the payment is made, and therefore the available "due" dates will vary by the individual. To ensure the payment is received on time, please leave as much time as though you were sending your payments by mail. The credit union can not guarantee that any payment will be credited to your account by the vendor.

Bill Payer is FREE as long as you make a minimum of three bill payments each month; otherwise a fee will be assessed for that month.

Remote Deposit (CU Online required)

Remote Deposit may be used to receive advance credit for checks deposited to checking accounts by mail. Information identifying the check is entered into the system and all or a portion of the deposit may be made available for immediate use.

Even though immediate credit is given, you are responsible for the amount of the check if it is not paid.

Special deposit envelopes must be used to ensure proper handling, and the deposit must be received within 7 business days or a fee will be charged.

Mobile Banking (CU Online required)

Mobile Banking may be used to perform inquiries, transfer funds, pay bills (Bill Payer Service required), and display current rates, just as you would on CU Online.

To set up Mobile Banking:

1. In your phone's browser, enter: mobile.wingsfinancial.com
2. Login using your Wings ID and password you use for CU Online (You must also answer your security questions and add Enhanced Login Security the first time you log in – much like your PC's Web browser).
3. From the "Account Summary" screen, you can access your accounts and perform transactions.

Direct Deposits

If you have an authorized direct deposit made to your account, you may call CU PAL, our phone access line, access your account via CU Online, Mobile Banking or call the Credit Union to find out whether an electronic payment has been credited to your account. If you call the Credit Union, call 1 800 692-2274, for direct deposit verification. The Credit Union is required to credit your account the same day funds are received.

Preauthorized Transfer

A preauthorized transfer may be arranged to transfer funds between accounts at the Credit Union or to pay a Credit Union loan on a specified day of the month. Transfers are performed the morning of the day selected and can be for a specific amount or, for loans, in the amount of your payment. If the transfer day selected falls on a Saturday, Sunday, or holiday when the Credit Union is closed, the transfer will be performed the next business day.

Preauthorized Payments

Written authorization may be given to a company (originator) to charge your checking or share savings account for a periodic payment or to the Credit Union to debit an account at another financial institution. Any preauthorized electronic payment or transfer may be stopped by notice to the Credit Union, orally or in writing, at least three (3) full business days prior to the date such transactions are scheduled to occur. The Credit Union reserves the right to require a written confirmation of the stop payment order to be made within fourteen (14) days of oral notification. This requirement must be disclosed to you at the time the oral stop payment is made. We must also provide the address where the written authorization should be sent. If you wish to change or discontinue the payments, you must contact the originating company.

To revoke an authorization, an affidavit supplied by the Credit Union must be completed and returned to the Credit Union before any action can be taken.

If the preauthorized payment amounts vary, the originator must notify you at least ten (10) days before each payment with the amount of the payment and when it will be deducted. You may only get this notice when the payment will differ by more than a certain amount from the previous payment or when the amount would fall outside a certain range which you had set (based on your agreement with the originator).

If the Credit Union failed to stop a preauthorized payment or transfer after you have notified the Credit Union within the proper time period, it will be considered to be an error of the Credit Union and your account will be credited the amount of the transaction.

Electronic Check Conversions

Writing a check may result in an electronic funds transfer. This can happen in several ways. For example: (1) You can purchase goods and pay for services and authorize a merchant or service provider to convert your check or draft into an electronic funds transfer. (2) At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee is also an electronic funds transfer.

Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign. These types of transactions are posted through the ACH system.

Liability for Unauthorized Transactions

Notify us AT ONCE if you believe your card or access code has been lost or stolen. Telephoning is the best choice of notification to minimize your possible losses.

If you believe your card or access code has been lost or stolen, and if you notify us within two (2) business days of learning of the loss or theft, you can lose no more than \$50 if someone uses your card/ code without your permission. If you DO NOT notify us within two (2) business days after you learn of the loss or theft of your card/code, and if we can prove we could have stopped someone from using/accessing your account without permission had we been notified, you could lose as much as \$500.

VISA Check Card: Transactions processed through the VISA system have no member liability.

Also, if your account statement shows transactions you did not make or unauthorized ACH debits, notify us AT ONCE. If you do not notify us of the items in question within 60 days after we send the FIRST statement in which the problem or error appeared, you may not receive a refund for the amount lost if we can prove we could have stopped the theft had you notified us in time. For unauthorized ACH debits, an affidavit provided by the Credit Union must be completed and returned to the Credit Union before any action can be taken. If you believe your card/code has been lost or stolen or that someone may have performed a transaction on your account without your permission, call Support Services, Wings Financial at 1 800 692-2274 or write to Wings Financial, Card Services, 14985 Glazier Ave., Ste. 100, Apple Valley, MN 55124. To report a lost or stolen card after hours and on weekends, call 1 800 523-4175.

Our Business days are Monday through Friday. Holidays are not included.

Liability for Failure to Complete Automatic Transactions

If we do not complete an automatic transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, except in certain situations. Exceptions would include:

- If, through no fault of ours, your account has insufficient funds.
- If the transaction would exceed your established line-of-credit limit.
- If the ATM/ POS terminal, CU PAL, CU Online or Mobile Banking was not working properly and that fact was evident when you initiated the transaction.
- If the transfer of your funds is restricted by the legal process.
- If circumstances beyond our control such as flood, fire, power outage, etc., prevent the transfer, despite reasonable precautions we have taken.
- If the ATM does not have enough cash.

Right to Receive Documentation of Transaction

You can get a receipt at the time you make any transaction to or from your account using an ATM/ POS terminal or when using your VISA check card. You will receive a Credit Union statement monthly if you have Electronic Funds Transfer (EFT) activity on your account. Please keep all your receipts during these periods as they will contain information to assist you in reconciling your periodic statement.

Disclosure of Information About Your Account Transactions

Information about your account is considered by the Credit Union to be confidential. We will not disclose any information about your account to third parties except:

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

In Case of Errors or Questions About Your Electronic Transactions

Telephone us at 1 800 692-2274 or write us at Wings Financial, 14985 Glazier Ave., Ste. 100, Apple Valley, MN 55124 as soon as you can, if you think your statement is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transaction 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 questions in writing within 10 business days.

We will tell you the results of our investigation with ten (10) business days (twenty(20) days if your account has been opened within the past thirty (30) days) 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 (ninety (90) days if the transfer involved a point-of-sale transaction, a foreign initiated transfer, or if the account has been opened within the last thirty (30) days) to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Modification of the Disclosure

The Credit Union may find it necessary to change any of the terms or conditions set forth in this disclosure. If an immediate change is not necessary to ensure the security of our electronic fund transfer system on your account, we will mail or deliver written notice of that change at least twenty-one (21) days before the change is to become effective.

SECURITY OF YOUR ATM OR VISA CHECK CARD AND PERSONAL IDENTIFICATION NUMBER (PIN)

The ATM and VISA check cards can each activate ATMs and point-of-sale terminals when you insert your plastic card and enter your PIN. You can also access your checking account using a VISA check card by giving a merchant or participating financial institution your card, and signing a transaction draft imprinted with the checking access card number. For your protection, the Credit Union suggests that you:

- Keep all cards in a safe place.
- Do not permit any other person to use your card or watch you key in your PIN.
- Memorize your PIN. Do not tell anyone your PIN.
- Do not write your PIN on your card(s). If you do make a note of your PIN somewhere, do not keep the note in your purse or wallet or anywhere near your card(s) where this code could be found and used by anyone.
- If you do not want to use a card, cut it in half and return the halves to the Credit Union.

How to Safely use ATMs

- Be aware of your surroundings, especially at night.
- Consider having someone accompany you when using the ATM after dark.
- Put your cash away as soon as the transaction is complete. Do not display it. Count the cash later in the safety of your vehicle or at home.
- If you notice anything suspicious when approaching the ATM, cancel the transaction and put your card away immediately.
- Immediately report all crimes to the ATM operator and to local law enforcement officials.
- To protect the security of your accounts, take your receipts with you when you complete the transaction. DO NOT leave your receipts at the ATM.

LIABILITY FOR UNAUTHORIZED USE

(If card is used to directly access a line-of-credit)

Any card issued to you is the property of the Credit Union, and must be returned to us immediately on demand or on notice of cancellation or withdrawal of the card. You may be liable for the unauthorized use of your card. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft or possible unauthorized use. In any case, your liability would not exceed \$50.00. VISA Check Card: Transactions processed through the VISA system have no member liability.

SCHEDULE OF FEES

Fees Applicable to all accounts

Check printing charge	Varies based on design & quantity
Check copy	\$2 per check
Statement copy or History print out	\$2 per item
Returned deposit item	\$15 per item
Return check NSF	\$20 per check
Non Sufficient Funds Charge	\$20 per check
Overdraft Transfer Fee from Money Market	\$10 per transfer
Stop payment	\$20 per check
ACH Return Charge	\$20 per item

ACH uncollected funds charge	\$20 per item
ACH Nonsufficient Funds Charge	\$20 per item
ACH stop payment or revocation	\$20 per item
Research fee	\$20 per hour (\$10 minimum)
Collection Item (foreign check in US dollars)	Varies-bank fee
Inactive account	\$5 Monthly
Invalid address	\$5 Monthly

World Class Money Market

Fee if balance falls below \$5,000 minimum \$10 service charge per month

Wings Investment Money Market

Excessive withdrawal fee \$20 service charge per withdrawal

Wings IRA Investment Money Market

Excessive withdrawal fee \$20 per withdrawal

Business Checking I

Per Check fee \$.25 per check cleared
 Fee if balance falls below \$1,000 minimum \$5 service charge per month

Business Checking II

Maintenance Fee \$12 service charge per month

ATM/VISA Check Card

Replacement card fee \$10 per card
 Non-proprietary ATM withdrawals 15 FREE per stmt. period then \$1 per transaction*
 ATM/POS overdraft (NSF) \$20 per item

Foreign Transaction Fees

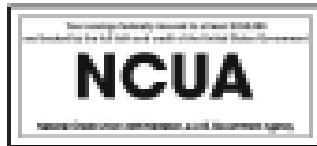
Visa will charge 0.8% for international transactions that do not involve currency conversion to U.S. dollars and 1% for transactions made in foreign countries that involve currency conversions from the country's currency to U.S. dollars.

Automated Services

CU Online with Bill Payer FREE if 3 or more bills paid per month, otherwise \$5.95 per month
 Cash Edge External Transfer \$10 per outbound fee
 Reverse Remote Deposit Fee \$20 per occurrence

Other Services

Money Orders \$2 each
 Travelers Cheques For Two \$.50 per \$100
 Cashier's Check First one free, \$3 for each additional
 American Express Gift Cheque \$2.50
 Wire Transfers
 - Outgoing \$15 per transfer
 - Incoming None
 - International \$30 per transfer
 Levy or Garnishment \$25 per occurrence



1 800 692-2274
 1 888 692-5626 (LOANS)

www.wingsfinancial.com

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