

with other parties, information about you. We want you to understand what information we collect, how we share it, and the steps we take to protect your nonpublic personal information from misuse.

It is the policy of VISTERRA CU to recognize and respect each member's privacy and expectation of privacy regarding their financial information with this credit union. We understand member's concern on how their information is collected, used and distributed. This policy is to address those concerns and solicit a continuing trust and confidence in us. This policy is also complying with the Gramm-Leach-Bliley Act as required by all federally insured credit unions.

One of the main concerns is the use of nonpublic personal information once it has been collected and the original transaction completed. Our Credit Union uses the information only to the extent necessary to carry out our daily business activities and to provide services and other opportunities to our members. We do not have any affiliates. We acquire and keep only that information for which we have a reasonable use or for which it may support current or planned activities. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications, e-mails, and other forms and documents such as your name, address, e-mail address, birth date, income, social security number;
- Information about your transactions with us such as your credit card usage, your payment history or parties to the transaction;
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history;
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions) such as your payment history, information concerning your transactions and income;
- Information obtained from consumer purchasing and census data providers, marketing researchers and public records such as demographic information.

If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as may be permitted or required by law.

We may share some or all of the information described above with non-affiliated third parties under the following conditions:

- As necessary to help complete a transaction. This would include sharing information with companies that assist us in administering and bringing you our products and services such as check and statement printing companies and data processing companies. The information shared typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records;
- To companies that perform marketing or other services on our behalf. We have agreements with these companies that prohibit them from disclosing or using the information other than for providing these services;
- To consumer and credit reporting companies;
- To non-affiliated third parties as permitted or required by law;
- To non-affiliated third parties at the member's consent or request.

Keeping your information accurate and up-to-date is very important. If you ever find out that your information is incomplete, inaccurate, or not current, please call or write us at the telephone number or address shown on your statement. We will correct your information and maintain it in a complete and accurate manner. Personal information will not be improperly altered or destroyed. Security standards and procedures are in place to both maintain the records and prevent unauthorized disclosure of information. VISTERRA CU employees will only have access to member information on a "need-to-know" basis. Our Credit Union trains and educates our employees on the importance of maintaining member privacy and trust and does periodic monitoring and training to ensure their compliance.

The Credit Union recognizes its responsibility to provide an initial and annual notice of its privacy policies and practices to each of its members.



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TRUTH-IN-SAVINGS DISCLOSURE

*PLEASE KEEP
 FOR YOUR RECORD*

EFFECTIVE JUNE 1, 2007



Truth-In-Savings Disclosure

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If we are not going to make all the funds from your deposit available on the first business day after your deposit, 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 (for example, at an ATM, Night Drop, or Silent Teller), 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.

Deposits at Nonproprietary Automated Teller Machines (ATMs):

Funds from any deposits (cash or checks) made at nonproprietary ATMs we do not own or operate may not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

If you will need the funds from a deposit right away, you should ask us when the funds would be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe the collectibility of a check you deposited is doubtful;
- You deposit checks totaling more than \$5,000.00 on any one day;
- You re-deposit a check that has been returned unpaid;
- You have overdrawn your account six or more times in a six-month period; or
- There is an emergency, such as failure of communications or computer equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the effective date of 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 may be available on the first business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 may be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 may not be available until the second business day after the day of your deposit.

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

OTHER METHODS OF HOLDS ON FUNDS

Holds on Other Funds (Check Cashing):

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

Holds on Other Funds (Other Account):

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

Payable Through Checks:

In some instances we will treat checks as local or nonlocal based upon the location of the bank by which the check is payable, not on the routing number on the bottom of the check. For example, if a Credit Union check is payable by a Credit Union that is located in the same check processing region as our CREDIT UNION, the check will be treated as a local check, even if the check is payable through a bank that is located outside of our check processing region as determined by the routing number on the check. If you have any questions about a specific check, please ask our Teller Department.

PRIVACY NOTICE

Visterra Credit Union (VISTERRA CU) is committed to providing you with quality services and products. To do this, we rely on, and sometimes share

TERMS AND CONDITIONS APPLICABLE TO TRUST ACCOUNTS (TOTTEN)

The trustee(s) declare that the account is, and any and all sums credited to such account are and shall be, held by you, (if there is more than one trustee as joint tenants and equally regardless of your net contributions with right of survivorship) in trust for the Beneficiary(ies) named on the signature card or share certificate, reserving to you the right (1) to have dividends declared on the account paid to you; and (2) to revoke such trust in whole or in part, at any time or times by executing and delivering to us a request for withdrawal or pledge of shares of the whole or part of such account, and such trust shall be revoked as to the whole or part to which such request relates.

In the event of your death or, if the account is held by more than one person, the death of your survivor(s), then and only then, we shall pay sums in the account to the Beneficiary if then living (if more than one Beneficiary is designated then equally to those Beneficiaries living at the date of your death or the death of your survivor), but if there is no surviving Beneficiary, we shall pay sums in the account to your estate or the estate of your survivor. There is no right of survivorship between beneficiaries.

A right of survivorship or a beneficiary designation in a trust account cannot be changed by will.

TERMS AND CONDITIONS APPLICABLE TO ALL CUSTODIAL ACCOUNTS

The custodian is opening an account as custodian for the minor named on the signature card or share certificate under the Uniform Transfers to Minors Act. The transfer of money to the minor named on the signature card or share certificate, which transfer shall be deemed to include all dividends and any future additions thereto, is irrevocable and is made in accordance with and to include all provisions of the said statute of the State of California now in effect or hereinafter amended.

You acknowledge that by signing the signature card or share certificate, you have received the funds deposited to the account as custodian for the minor named herein under the Uniform Transfers to Minors Act.

The successor custodian named in the signature card or share certificate shall serve if you should be unable to act as custodian because you resign, die, or become legally incapacitated.

TERMS AND CONDITIONS APPLICABLE TO ALL FIDUCIARY ACCOUNTS

You are duly appointed and acting in the capacity of Executor / Executrix, Administrator / Administratrix, Guardian or Conservator. By the authority vested in you, you are, acting individually or jointly, authorized and empowered to transact business of any character.

You may pledge any or all shares on deposit in the account as collateral security for any loan(s) subject to then current loan policies.

If the account is blocked, you understand that you shall file with the Court a written receipt including the agreement with the CREDIT UNION that the money in the account, including any earnings thereon, shall not be withdrawn except upon court order.

DISCLOSURE OF DELAYED AVAILABILITY OF DEPOSITED FUNDS

Our policy is to make funds from your deposits available to you not later than the first business day after we receive your deposit. Electronic direct deposits will be available on the effective date of the deposit. Once available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposits will be available on the first business day after the day of deposit.

In the following Disclosure and Agreement (“Disclosure”), the words “You,” “Your,” and “Yours” mean each and all of those (whether one or more persons) who are subject to this Disclosure as a result of signing an account signature card or share certificate for each respective account. The words “We,” “Us,” and “Our” mean VISTERRA CREDIT UNION (CREDIT UNION).

This Disclosure presents information required by various regulations to be disclosed to you as well as your agreements with us concerning your accounts and transactions with the Credit Union. This Disclosure is accurate as of the date shown on the cover. Also, our Schedule of Fees and Charges is incorporated herein by reference. We have the right to change its terms and conditions or amend this disclosure from time to time. However, before any fee or charge is increased or added, or terms and conditions amended, you will receive 30 days advance notice at your address of record. You may always obtain more information by calling us at (951) 656-4411.

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

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

TRUTH-IN-SAVINGS DISCLOSURE GENERAL INFORMATION

MEMBERSHIP FEE: There is a one-time, non re-fundable membership fee. Once you become a member of the CREDIT UNION, you may always remain a member.

NATURE OF DIVIDENDS: Dividends are paid from the CREDIT UNION’s available earnings after required transfers to reserves at the end of the dividend period.

ACCRUAL OF DIVIDENDS: Dividends begin to accrue on the business day you deposit non-cash items (e.g. checks) or cash items to your account if deposited before the close of business.

BYLAW REQUIREMENT: Any member whose share account balance falls below one dollar (\$1), and does not have an outstanding loan account balance, may be transferred to inactive status. Such member shall have no voting rights and no right to notice of meetings of members. Such inactive members shall not count as members for determination of quorums or required votes, and need not be sent annual reports or financial statements, except upon request. When an inactive member increases his or her share account balance to one dollar (\$1) or more, or maintains an outstanding loan account balance, he or she shall cease to be an inactive member.

SHAREHOLDING PLEDGES: No member may withdraw shareholdings that are pledged as collateral security on loans without the written approval of the CREDIT UNION, except to the extent that such shares exceed the member’s total primary and contingent liability to the CREDIT UNION. No member may withdraw any shareholdings below the amount of his or her primary or contingent liability to the CREDIT UNION if he or she is delinquent as a borrower, or if borrowers for whom he or she is a co-maker, endorser, or guarantor are delinquent, without the written approval of the CREDIT UNION.

You grant us consensual security interest in your accounts and have pledged funds on deposit in your accounts (except IRA accounts) to satisfy debts that are due to us, including VISA Credit Card debt. We reserve the right to exercise this pledge of shares of liabilities owed to us against any account held by you individually or jointly with any other person(s) to the fullest extent permitted by law.

INTENTION TO WITHDRAW FUNDS: The CREDIT UNION reserves the right, at any time, to require members to give, in writing, not more than 60 days’ notice of intention to withdraw the whole or any part of the amounts so paid-in by them.

REGULATION D TRANSACTION LIMITATIONS: Pursuant to federal regulations, you are limited as to the number of certain transactions you can make. The types of transactions affected are “pre-authorized” transfers, “telephone” transfers, and “check access” from a non-transaction account.

Pre-authorized transfers are transfers made according to a specific agreement between you and us or another third party. Examples of pre-

authorized transfers are automatic overdraft transfers from a savings account to a checking account, or regular electronic payments from a savings account made to an insurance company. Examples of telephone transfers are transfers from a savings account to a checking account initiated by a personal call, by using Internet Banking or using Audio Response Teller. Check access refers to any checks that you write on a non-transaction account, such as a Market Daily Share Account. Pursuant to federal regulations we allow you a combined maximum of six (6) pre-authorized transfers, telephone transfers, and check access from any Regular Share, Holiday Saver or Market Daily Share Account each month. In addition, no more than three (3) are allowed per month by check, draft, debit card, if applicable, pre-authorized payment, or similar order to a third party. As stated on the Schedule of Fees and Charges a Regulation D Excess Transaction Fee may be charged. Excessive transactions may be unpaid and your account could be subject to re-classification and/or closure.

RATE INFORMATION: The initial dividend rate and annual percentage yield (“APY”) on a Premium Checking Account, Vantage Checking Account, Regular Share Account, Holiday Saver Account, Market Daily Share Account, Vantage Money Market Account (Checking), Vantage Money Market Account (Savings) and IRA Accumulator Account are stated on the most current CREDIT UNION Rate Sheet; all such accounts are variable rate accounts. The rate and APY are subject to change unless the CREDIT UNION provides a 30 day advance notice.

ADDRESS: You agree to keep us informed of your current address. In the event you do not keep us informed, we may charge your account for the actual cost of necessary locator service paid to a person providing such service. We will not charge you more than once in any 12-month period. This charge will not exceed the maximum amount allowable by law as stated on the Schedule of Fees and Charges.

STATEMENTS: Statements are generated on a quarterly basis. Monthly statements will be generated only if you have a Share Draft Checking Account, Market Daily Share Account, transactions using an Automatic Teller Machine (ATM), Audio Response Teller (ART), Internet Banking (IB), or Pre-Authorized deposits and withdrawals. All statements will be mailed only to your address of record.

Except as otherwise provided in the CREDIT UNION’s Electronic Services Disclosure and Agreement with respect to electronic fund transfers, any objection regarding an item shown on your statement shall be waived unless made in writing to us on or before the 20th day following the day the statement was mailed, except as otherwise provided under the Uniform Commercial Code (“UCC”). In all cases, you agree to exercise reasonable care and promptness in reviewing and reconciling your statement.

NOTICE OF CHANGES: Any notice that is provided to you constitutes notice to all individuals authorized by you to have access to your account.

CASH TRANSACTIONS: All cash transactions are final. If you need cash in the amount of \$3,000 or more from us, we may require a 48-hour advance notice.

CASHIER’S CHECK: Stop payments on cashier’s checks issued by the Credit Union at your request are generally not permitted.

LOSS POLICY: The CREDIT UNION’s loss policy, adopted by the Board of Directors, allows for the suspension of Member privileges for any Member who has caused a loss to the Credit Union. This suspension of privileges includes, but it not limited to Share Draft Checking, ATM Card and VISA Debit Card Services, Check Cashing Services, New Loans, and existing lines of credit.

NEW ACCOUNT VERIFICATION: The CREDIT UNION participates in an account verification program through which we verify with credit reporting firms and ChexSystems, Inc., credit history and previous banking relationships of applicants for new deposit accounts.

When we close a deposit account due to unsatisfactory member handling of the account, fraud, attempted fraud, or criminal activity, we report to ChexSystems, Inc. Information reported includes the account holder’s name, address, taxpayer identification number used to open an account, the date the account was closed, reason(s) it was closed, and the name of the institution that closed the account. This information may be supplied to other financial institutions which receive account verification services from ChexSystems, Inc. Activity that occurs in the day-to-day operation of an account that is kept open by the CREDIT UNION will not be reported to ChexSystems, Inc.

The CREDIT UNION may choose to participate in similar programs offered by other firms. Similarly information may be reported to these firms.

USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions

as stated on the signature card), which you have selected. The terms and conditions stated on the account signature card, share certificate, IRA agreement or simplifier you sign are fully incorporated herein by reference;

- Please refer to our Schedule of Fees and Charges as they apply to all accounts. We shall debit such charges from any account you own (except an IRA Account), if there are insufficient funds available, the charges are payable on demand, and for checking accounts, will be treated as an overdraft;
- Any payment made by us on your account in good faith and in reliance on the terms and conditions of this Truth-in-Savings Disclosure and Agreement and signature card, shall be valid and discharge us from liability;
- Ownership of the account will be established by the most recent account signature card or other approved document(s) evidencing such accounts which we have on file for you. A different form of ownership may be established by executing a new signature card;
- We reserve the right to close any account discovered to be deliberately manipulated to the detriment of the CREDIT UNION and its membership. “Manipulation” includes, but is not limited to, kiting and repeated patterns of transactions, which have no apparent business reason other than to take advantage of “float” to our detriment;
- You agree that we will not be responsible to you for any damages you may incur in the event you deposit an item with us which is later returned unpaid by the paying bank and that return is “late” due to markings on the back of the check caused by a prior endorser;
- If we are served with a restraining order, garnishment, writ of execution or attachment, tax levy or other legal process with which we must by law comply, we will, to the extent permitted by law, notify you accordingly;
- Statutory Lien: If you are in default on a financial obligation to us, state law gives us the right to apply the balance of shares and dividends in your account(s) (except IRA) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

TERMS AND CONDITIONS APPLICABLE TO ALL INDIVIDUAL AND JOINT ACCOUNTS

We may pay out funds or transact business pertaining to any account with the signature of any account owner(s), or the signature of any designated agent(s). If there is more than one owner on an account, all agree with each other and with us that all sums now paid in on shares or hereafter paid in on shares by any one or all account owners, including all dividends thereon, if any, are and shall be owned by all account owners jointly and equally without regard to net contribution of each owner, with right of survivorship, and all such funds shall be subject to withdrawal or receipt by any of the account owners or the survivors of any of the account owners. Any such payment shall be valid and shall discharge the CREDIT UNION from any liability. With respect to ownership of funds, we are not obligated to inquire as to the source of funds received for deposit to a joint account or to inquire as to the proposed use of any sums withdrawn from the account for the purpose of establishing net contributions.

No transfer of voting rights or other membership privileges is permitted by virtue of a transfer of shares.

You understand that you are pledging any and all of the shares on deposit in the account (except IRAs) as collateral security for any loans subject to then current loan policies. Further, a pledge of shares by any one of you shall be binding on all of you.

A right of survivorship account cannot be changed by will.

TERMS AND CONDITIONS APPLICABLE TO PAY-ON-DEATH DESIGNATIONS

If you have made a pay-on-death (P.O.D.) designation, all sums are payable on request to you during your lifetime and upon your death to your designated P.O.D. payee(s) or if the account is jointly owned, to one or more account owner(s), during their lives and on the death of all of them to one or more payees then surviving in equal and individual shares. As between P.O.D. payees, there is no right of survivorship.

A beneficiary designation cannot be changed by will.

SHARE CERTIFICATE ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open and maintain this account is \$2,000.00, unless there is a special offering with a different minimum balance requirement. These special offerings will be disclosed in the Rate Sheet issued along with this Disclosure. (IRA Share Certificates are available for both traditional IRAs and Roth IRAs.)

You must maintain a minimum daily balance of \$2,000.00 in your account each day to avoid closure which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to closure.

You must maintain a minimum daily balance of \$2,000.00 in your account each day to obtain the disclosed APY.

BALANCE INFORMATION: We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TERMS AND CONDITIONS: The terms and conditions set forth in your Share Certificate agreement are fully incorporated herein by reference.

TRANSACTION LIMITATIONS: You may make withdrawals of dividends at any time. You may not make deposits into or withdrawals of principal from your account prior to maturity except during the Grace Period described above. (Certain federal and state penalties may apply if IRA funds, including dividends earned on IRA funds, are withdrawn early; the maximum yearly contribution you may make to an IRA account is limited under the Internal Revenue Code.)

TERMS AND CONDITIONS APPLICABLE TO ALL ACCOUNTS

- You must be a member in good standing to maintain any account;
- All accounts (except Checking Accounts) are not transferable to third parties except with the express consent of the CREDIT UNION as shown on the records of the CREDIT UNION;
- We may endorse checks that are received for credit to your account. If you have one or more joint owners on your account, we may accept checks endorsed by any one of the joint owners for credit to your account.
- All non-cash payments received for credit to any account are credited subject to final payment. Your right to withdraw funds represented by certain checks or other items you deposit may be delayed for several days. You will be notified if your right to withdraw will be delayed. Please refer to the CREDIT UNION's Disclosure of Delayed Availability of Deposited Funds for further details;
- You or we may terminate your account at any time. You understand, however, that your authority to us may not be changed or terminated except by written notice to us, which will not affect prior transactions;
- You understand that Individual, Joint, Totten Trust, and Pay-on-Death accounts will be subject to the Multiple Party Accounts Law, Division 5 of the California Probate Code, as now in effect or hereafter amended;
- We are not responsible for items lost while not in our possession;
- California law states that inactive share balances must be turned over to the State (escheated) after a period of three (3) years if you have not;
- Increased or decreased the amount of any of your account(s) with us or presented an appropriate record for crediting of dividends or cashed a dividend check from any of your accounts with us; or
- Corresponded in writing or electronically with us concerning any of your accounts with us; or
- Otherwise indicated an interest in any of your accounts with us as evidenced by a memorandum on file with us.
- You agree that by signing any account signature card, share certificate, IRA agreement or simplifier, that you are also subject to the terms and conditions of the form of account (as described herein and

to obtain, verify and record information that identifies each person who opens and account.

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

CREDIT REPORTS: You authorize us to obtain credit reports as we deem necessary for purposes of determining future credit opportunities with you and you authorize any person, association or corporation to furnish, on our request, credit reports. You also authorize us to furnish information concerning your account(s) with us to credit reporting agencies.

GENERAL INFORMATION CONCERNING SHARE DRAFT CHECKING ACCOUNTS

The CREDIT UNION offers five different Checking Accounts (Premium, Choice, Freedom, Vantage and Merit Checking), which lets you withdraw money and write checks against your account at any time.

- We may recognize the signature of any one (1) person who signed the signature card for transacting business in the account including, without limitation, the endorsement of checks payable to any signer and the causing or making of overdrafts (for which all of you will be liable). We are authorized to pay checks signed by you or your joint owners, if any, and the payments will be charged against your account;
- We may refuse to pay a check if such payment would exceed available funds in the account and funds available under the Overdraft Protection Option, if selected. If we pay such check, you agree to pay upon demand any overdraft amount and service charge we may impose in accordance with our Schedule of Fees and Charges;
- You understand that if the Overdraft Protection Option is not selected by you, we may pay all drafts by transferring funds to your checking account in the following sequence:

First, from your Regular Share Account;

Second, from your Market Daily Share Account; and

Third, from your Line of Credit Loan;

- You understand that all overdraft transfers from a share account to your Checking Account will be in the exact dollar amount to cover the overdraft, if available. All overdraft transfers from a Line of Credit loan to a Checking Account will be in increments of \$50.00, up to the available credit limit. A fee may be charged for this service as provided in our Schedule of Fees and Charges;
- Our authority concerning your Checking Accounts with us may not be changed or terminated by you, except by written notice to us, which will not affect any prior transaction;
- Only checks from an authorized credit union vendor, or other methods approved by us, may be used to withdraw funds from an account;
- Except for negligence, we are not liable for any action we take regarding the payment or non-payment of a check and under no circumstances will we be liable for more than the amount of the item;
- We are under no obligation to pay a check on which the date is more than six months old, but we may pay the check at our discretion. We are under no obligation to hold a post-dated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us notice as required under the UCC and a reasonable opportunity to act on it;
- You shall be liable for such service charge or fees as we may impose for returned items written against insufficient funds, closed accounts, returned items deposited into the account, and for other services in accordance with our Schedule of Fees and Charges;
- We are authorized to deduct any service charge or fee from your Checking Account or any of your share accounts without prior notice to you. If sufficient funds are not available in your share accounts, then funds available under the Overdraft Protection Option may be used to pay service charges or fees;
- All non-cash deposits or payments received in the account may be placed on hold in accordance with our policy of Delayed Availability of Deposited Funds;
- Provided such request is timely so that we shall have a reasonable opportunity to act upon it, you may order stop payment of any check payable against your account. If the order is verbal, it shall be valid only fourteen (14) days thereafter unless confirmed in writing. Written orders shall be valid for six (6) months and may be renewed for

additional six (6) month periods. You have the burden of establishing the fact and the amount of the loss resulting from any stop payment contrary to a binding stop payment. A fee may be charged as provided in our Schedule of Fees and Charges;

- Your death, dissolution or incompetence shall not revoke our authority to accept, pay or collect checks or to account for proceeds of its collection until we know of the fact of your death, dissolution or adjudication of incompetence and have a reasonable opportunity to act on it. Even with knowledge, we may, for ten (10) days after the date of death, dissolution or incompetence, pay or guarantee checks drawn on or prior to the date unless ordered in writing to stop payment by a person claiming an interest in the account. We must be notified if any of you die, become incompetent or your organization is dissolved.
- A photocopy of a paid check is available for seven (7) years from the date the check was paid by us. A photocopy fee may be charged as provided in our Schedule of Fees and Charges;
- You authorize us to release information regarding the status and history of your account to others such as credit bureaus, merchants and other financial institutions;
- We will charge the account for check printing costs at the time the charge is received from the printer. If there are not sufficient funds in the account, we may charge any other share account held by any of the named account owners of this account;
- You agree and authorize us that when paid, checks become the property of the CREDIT UNION and will not be returned with the periodic statement of this account or otherwise;
- If you request copies of your paid checks or if we return checks to you some or all of those may be substitute checks. If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, you must contact us within 40 calendar days of the date that we delivered, by a means to which you agreed, the substitute check in question or the periodic statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. A claim form will be provided to you upon request. We will not credit your account until your written claim is received.
- If the checking account is a Corporation, Partnership, Limited Liability Company (LLC) or Unincorporated Association (Club), the persons authorized to sign on the account certify that they are duly appointed officers of said Corporation, Partnership, LLC or Club and have the authority to transact any business whatsoever in connection with the account;
- If your checks, ATM Card, or VISA Debit Card is/are lost or stolen, you agree to notify the credit union immediately;
- We have the right to terminate your Checking Accounts without notice or your consent at any time, subject only to any restrictions contained in the Credit Union's Bylaws;
- Your use of a Checking Account is subject to other terms and conditions, fees and requirements as we may establish from time to time.
- Please refer to our Schedule of Fees and Charges as they apply to your Checking Account.

COURTESY PAY

Courtesy Pay service means the Credit Union may honor and pay transactions drawn against insufficient funds so that the transactions are not returned unpaid. You will receive written notice any time transactions are paid against insufficient funds in your account.

Courtesy Pay service cannot be applied for and is made available only to members meeting specific qualifying criteria. In order to be eligible to receive Courtesy Pay service, you must be a member in good standing and have a checking account that has been open for at least 60 days. Other qualifying criteria apply. Not all members may qualify. If you prefer not to have Courtesy Pay service you will notify us in writing at: Visterra Credit Union, P.O. Box 9500, Moreno Valley, CA 92552-9500. The Credit Union may limit Courtesy Pay to only one account per household.

Courtesy Pay service may apply, but is not limited to, checks, ATM transactions, Point-of-Sale purchases, debit card purchases and other pre-authorized transfers drawn against insufficient funds. The Credit Union may, at its sole discretion, but is not obligated to, make payment on such overdrawn checks, ATM transactions, Point-of-Sale purchases, debit card purchases and other pre-authorized transfers in any order at the Credit

IRA ACCUMULATOR ACCOUNTS

This Individual Retirement Account (IRA) allows the member to build tax-deferred savings in a traditional IRA or tax-free savings in a Roth IRA.

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open and maintain this account is \$100.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to avoid closure which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to closure.

You must maintain a minimum daily balance of \$100.00 in your account to obtain the disclosed APY.

DIVIDEND RATE: The dividend rate and APY may change quarterly as determined by the CREDIT UNION's Board of Directors.

BALANCE INFORMATION: This is a tiered-rate account with three (3) possible tiers. Daily balances less \$2,000.00 earn a lower dividend rate and APY than higher balances. The balance requirements and applicable dividend rate and APY for each tier are stated on the Rate Sheet accompanying this disclosure. We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded quarterly and credited on the last day of the quarter and the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of March.

TRANSACTION LIMITATIONS: No transaction limitations apply to your account. However, certain federal and state penalties may apply if IRA funds, including dividends earned on IRA funds, are withdrawn early; the maximum yearly contribution you may make to an IRA account is limited under the Internal Revenue Code.

GENERAL INFORMATION CONCERNING SHARE CERTIFICATE ACCOUNTS

The CREDIT UNION offers two types of certificates - Share Certificate Accounts and IRA Share Certificate Accounts, collectively referred to herein as "Share Certificate".

RATE INFORMATION: The initial dividend rate and APY on your Share Certificate account is stated on the Rate Sheet accompanying this Disclosure. All Share Certificate accounts are fixed rate accounts. You will be paid this rate and APY until maturity. The APY is based on an assumption that dividends will remain on deposit until maturity. If you make a withdrawal from your Share Certificate account, your earnings will be reduced.

MATURITY: Your Share Certificate account will mature on the date shown on your certificate.

RENEWAL OF ACCOUNT/GRACE PERIOD: You will be given at least a 20 day notice of maturity. Your Share Certificate account will automatically renew at maturity for the same time period as the original term unless you prevent renewal by withdrawing all of the funds in your Share Certificate account at maturity or within the seven (7) day grace period or if the original term is no longer being offered by the CREDIT UNION. If you withdraw principal after the grace period has expired, you will be charged an early withdrawal penalty as stated below.

EARLY WITHDRAWAL PENALTY: We may impose a penalty if you withdraw principal from your Share Certificate account before the maturity date. The penalty will be as follows:

When the term of the Share Certificate account is one year or less, there is a loss of 90 days dividends on the amount withdrawn whether or not earned. This may reduce the principal.

When the term of the Share Certificate account is more than one year, there is a loss of 180 days dividends on the amount withdrawn whether or not earned. This may reduce principal.

If a withdrawal reduces your Share Certificate account below the minimum balance requirement, your Share Certificate account will be closed and the remaining funds will be transferred to a non-certificate account, or mailed to you via a Cashiers Check, as appropriate. You should refer to your Share Certificate for exceptions to these penalties.

BALANCE INFORMATION: This is a tiered-rate account with six (6) possible tiers. Daily balances less than \$2500.00 earn a lower dividend rate and APY than higher balances. There is no minimum daily balance requirement to obtain the lowest APY. The balance requirements and applicable dividend rate and APY for each tier are stated on the Rate Sheet accompanying this disclosure. We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: This account offers check access; however, Regulation D transaction limitations described above apply to the Market Daily Share Account and a Regulation D Excess Transaction Fee, as stated on the Schedule of Fees and Charges, is charged and your account is subject to closure.

VANTAGE MONEY MARKET ACCOUNT (CHECKING)

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$25,000.00.

You must maintain a minimum daily balance of \$25,000.00 in your account each day to earn dividends.

DIVIDEND RATE: The dividend rate and APY may change daily as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: This is a tiered-rate account with six (6) possible tiers. The balance requirements and applicable dividend rate and APY for each tier are stated on the Rate Sheet accompanying this disclosure. We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: This account offers checking access; however, Regulation D transaction limitations described above apply to the Vantage Money Market Account. A Regulation D Excess Transaction Fee, as stated on the Schedule of Fees and Charges, is charged on all excess transactions and your account is subject to closure.

VANTAGE MONEY MARKET ACCOUNT (SAVINGS)

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$25,000.00.

You must maintain a minimum daily balance of \$25,000.00 in your account each day to earn dividends.

DIVIDEND RATE: The dividend rate and APY may change daily as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: This is a tiered-rate account with six (6) possible tiers. The balance requirements and applicable dividend rate and APY for each tier are stated on the Rate Sheet accompanying this disclosure. We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: Regulation D transaction limitations described above apply to the Vantage Money Market Account. A Regulation D Excess Transaction Fee, as stated on the Schedule of Fees and Charges, is charged on all excess transactions and your account is subject to closure.

Union option or return the transactions unpaid. Regardless, the Credit Union is not liable for any action we take regarding payment or non-payment of transactions presented against an account in which sufficient funds are unavailable.

If we choose to pay an overdrawn check, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfer, you will be subject to a Courtesy Pay fee in the amount set forth in the Schedule of Fees and Charges. In that event, you understand and agree that you are obligated to reimburse us "on demand". You are required to immediately deposit with us, within 14 days, sufficient funds to cover the overdrawn check, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfer paid by us under this Courtesy Pay service.

If we choose not to pay the overdrawn check, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfer, you are subject to the NSF (non-sufficient funds) fee for each such item as set forth in the Schedule of Fees and Charges.

The Credit Union reserves the right to limit the number of overdrawn checks in any calendar month and the total number of overdrawn checks, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfers that may be paid under the Courtesy Pay service during any calendar month. Further, the Credit Union does not guarantee payment of any overdrawn check, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfer. You understand that if the Credit Union permits payment of an overdrawn check, ATM transaction, Point-of-Sale purchase, debit card purchase or other pre-authorized transfer, the Credit Union is not required to notify you. In addition, the Courtesy Pay service may be discontinued at any time without prior notice.

PREMIUM CHECKING ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$50.00.

To avoid a monthly Minimum Balance Fee as stated on the Schedule of Fees and Charges, you must either 1) Maintain a minimum daily balance of \$2,000.00 in your account each day which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to a monthly Minimum Balance Fee; or

2) Maintain a minimum combined month-end share and/or checking balance and loan balance of \$25,000.00, under the same member number (share and checking balances are before dividends are posted, VISA balances are as of the prior business day).

DIVIDEND RATE: The dividend rate and APY may change monthly as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: We compute the balance in your account to determine the dividends you will be paid by using the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. We calculate the average daily balance 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.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: No transaction limitations apply to this account.

CHOICE CHECKING ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$50.00.

To avoid a monthly Minimum Balance Fee as stated on the Schedule of Fees and Charges, you must either 1) Maintain a minimum daily balance of \$500.00 in your account each day which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to a monthly Minimum Balance Fee; or

2) Maintain a minimum combined month-end share and/or checking balance and loan balance of \$10,000.00, under the same member number (share and checking balances are before dividends are posted, VISA balances are as of the prior business day); or

3) If you do not meet the balance requirements above, the monthly Minimum Balance Fee will be waived if we receive a monthly Direct Deposit.

DIVIDEND RATE: No dividends are paid on this account.

TRANSACTION LIMITATIONS: No transaction limitations apply to this account.

FREEDOM CHECKING ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: There is no minimum deposit required to open this account.

There is no minimum balance requirement to be maintained on this account.

DIVIDEND RATE: No dividends are paid on this account.

TRANSACTION LIMITATIONS: Refer to Schedule of Fees and Charges for Check Cashing.

VANTAGE CHECKING ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$10,000.00. To avoid a monthly Minimum Balance Fee as stated on the Schedule of Fees and Charges, you must maintain a minimum daily balance of \$10,000.00 in your account each day which means that, if during any day in a month your account balance falls below the required minimum, your account will be subject to a monthly Minimum Balance Fee.

DIVIDEND RATE: The dividend rate and APY may change daily as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: This is a tiered-rate account with five (5) possible tiers. The balance requirements and applicable dividend rate and APY for each tier are stated on the Rate Sheet accompanying this disclosure. We compute the balance in your account to determine the dividends you will be paid by using the daily balance method, which applies a daily periodic rate to the balance in your account each day.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: No transaction limitations apply to this account.

MERIT CHECKING ACCOUNTS

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: There is NO minimum balance requirement; the minimum deposit required to open this account is \$100.00.

DIVIDEND RATE: None; this is a non-dividend earning account.

MONTHLY SERVICE FEE: \$18.00 (no waivers allowed).

ATM DAILY WITHDRAWAL LIMITATION: \$80.00 per day.

TRANSACTION LIMITATIONS: No transaction limitations apply to this account.

REGULAR SHARE ACCOUNTS (SAVINGS)

This account is our basic savings account.

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$50.00.

You must maintain a minimum daily balance of \$50.00 in your account each day to avoid a service fee which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to a monthly Minimum Balance Fee as stated on the Schedule of Fees and Charges; or

If you do not meet the minimum balance requirement above, the monthly Minimum Balance Fee will be waived if you are under the age of 19 years old.

You must maintain a minimum average daily balance of \$50.00 in your account to obtain the disclosed APY.

DIVIDEND RATE: The dividend rate and APY may change quarterly as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: We compute the balance in your account to determine the dividends you will be paid by using the average daily balance

method, which applies a periodic rate to the average daily balance in the account for the period. We calculate the average daily balance 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.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded quarterly and credited on the last day of the quarter and the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date precedes the ending date of a dividend period and, for example, is the fourth Wednesday of March.

TRANSACTION LIMITATIONS: You will be charged an Excess Withdrawal Fee for each staff assisted in-branch and/or staff assisted telephone withdrawal by cash, check or transfer in excess of two (2) per month as stated on the Schedule of Fees and Charges. This account offers check access; however, Regulation D transaction limitations described above apply to the Holiday Saver Account and a Regulation D Excess Transaction Fee, as stated on the Schedule of Fees and Charges, is charged and your account is subject to closure.

HOLIDAY SAVER ACCOUNTS

This account lets you periodically save money for the holiday season.

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open and maintain this account is \$25.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to avoid closure which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to closure.

A minimum deposit of \$10.00 per month must be made to this account to avoid closure.

You must maintain a minimum average daily balance of \$25.00 in your account to obtain the disclosed APY.

DIVIDEND RATE: The dividend rate and APY may change monthly as determined by the CREDIT UNION'S Board of Directors.

BALANCE INFORMATION: We compute the balance in your account to determine the dividends you will be paid by using the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. We calculate the average daily balance 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.

DIVIDEND COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited on the last day of the month and 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 is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period and, for example, is the fourth Wednesday of January.

TRANSACTION LIMITATIONS: You will be charged an Excess Withdrawal Fee, as stated on the Schedule of Fees and Charges, for each withdrawal by cash, check or transfer in excess of two (2) per year beginning after the annual transfer in November. However, you may make any number of withdrawals during the first six days after the account is opened without being assessed an Excess Withdrawal Fee. This account offers check access; however, Regulation D transaction limitations described above apply to the Holiday Saver Account and a Regulation D Excess Transaction Fee, as stated on the Schedule of Fees and Charges, is charged and your account is subject to closure.

The available account balance will be paid to you on or before the tenth (10th) of November of each year.

MARKET DAILY SHARE ACCOUNTS

This account lets you earn money market rates while providing liquidity.

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required to open this account is \$2500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to avoid a service fee which means that, if during any day in a month, your account balance falls below the required minimum, your account will be subject to a monthly Minimum Balance Fee as stated on the Schedule of Fees and Charges.

DIVIDEND RATE: The dividend rate and APY may change daily as determined by the CREDIT UNION'S Board of Directors.