ONE DETROIT CREDIT UNION MEMBERSHIP

To apply for membership with One Detroit Credit Union, You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union’s Bylaws and Amendments.

Credit Union membership is granted to applicants within One Detroit Credit Union’s common bond as outlined in the Credit Union’s Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from organizations within the Credit Union’s common bond; and organizations of such persons. By signing Your application for membership, You acknowledge receipt of these Agreements and Disclosures, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

Credit Union members in good standing and whose status is currently within the Credit Union’s common bond (as outlined therein) may sponsor immediate family members and possibly other members of Your immediate family. Eligible family members may include for instance: father, mother, brother, sister, son, daughter, grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH ONE DETROIT CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC FUNDS TRANSFER AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

ACCOUNT OWNERSHIP

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners with right of survivorship. The joint Owners of the Accounts hereby agree with each other and with Us that all sums now, whenever paid into the Accounts by any or all of the joint Owners or any of the Owners of the Accounts as collateral security to a loan thereon, and are shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any or all of them, or any survivors of each other, without notice or notice from Us or liability for such payment. You authorize Us to recognize any of the signatures subscribed in Your application for membership, the payment of funds or the transaction of any business for the Accounts. We can release or pay any amount on deposit in Your Account to any Owner. We can honor checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account.

CUSTODIAL ACCOUNTS. Any custodial Account is subject to the Michigan Uniform Transfer To Minors Act and it is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time Your Account is established includes all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the Michigan Uniform Transfer To Minors Act as it now is or hereafter amended. The age of delivery to custodian for minor is the same as for any other account, regardless of who is the custodian, unless otherwise specified by the custodian under the Michigan Uniform Transfer to Minors Act.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine if the documents relating to the Trust Account or any undeposited funds related to this type of Account. We require all Trust Accounts to name a beneficiary. You agree that all sums whenever paid to the Trust Account shall be held by the Trustee(s) in trust for the beneficiary(ies) named, subject to the right of the Trustee(s) to revoke the same in whole or in part by, and to the extent of, the withdrawal of sums from the Account.

Upon the death of the Trustee(s) or if more than one, upon the death of the last surviving Trustee(s), the balance remaining in the Account shall be distributed by the Credit Union to the beneficiary or, if there is more than one beneficiary, then to the beneficiaries in equal shares unless otherwise designated in the Trust documentation. Where more than one Trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any Trustee acting alone (unless two signatures are required). Shares paid in by the Trustees shall be on deposit in the Account of the Trustee. The Account of the successor Trustee shall belong to any surviving Trustee. In the event of conflicting demands for funds under the Account, the Credit Union may require the signatures of each of the Trustees. For Revocable and Living Trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and, any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal unless otherwise provided for in the Trust documentation. If the Account Designation shows a payable on death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if the Beneficiary is deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased; and only if the Settlor is deceased. If the Beneficiary dies (in the case of a natural person), or is no longer in operation as a validly constituted, registered and/or licensed entity under applicable state law (in the case of a charity or non-profit organization), the Trust is terminated. The Settlor may change the Beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union. If at any time and for any reason in the event that You are unable or unwilling to serve, the Trust documentation shall determine the successor Trustee.

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased. Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares unless You designated otherwise. If, however, none of the payable-on-death beneficiaries named to live and not payable on death, the funds in the Account shall be payable on death to the person or entity named as payable on death.

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. In no event will the Credit Union be liable for the actions of the fiduciary and/or any undeposited funds related to this type of Account. It is Your responsibility to determine if the fiduciary’s actions are in accordance with any such instructions that have been provided to them.
to determine and understand any legal effects related to this type of Account.

ARBITRATION. Any controversy or claim arising out of or relating to these Account Terms and Disclosures, or the breach thereof, shall be resolved by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Bank parties hereby waive and give up all rights to a jury trial or class action relief.

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with the Account. Any such claim, action or liability may exist if We do not pay an overdraft. If You would like to opt-out, that is, You do not wish to agree to such a transfer, You must elect to pay such overdraft, subject to any preference You have indicated to Us for clearing any overdraft(s). Overdraft transfers are subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Michigan and the rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned to Us without payment, We will debit Your Account the amount of such returned item from You, including reasonable attorneys’ fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account for any period of time following deposit of any item deposited. If We deposit a check to Your Account and We subsequently determine) to Your Account to cover any overdraft. If You have a line of credit, and charge You a fee. You further understand that We may from time to time, 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 the amount of such entry.

The following is a continuation of the text from the previous page:

CHOICE OF LAW. We may accept payments on Your behalf for 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. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Michigan and the rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

EXPENSES. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period) may be subject to an Inactive Account Fee. We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with state and/or federal law.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us. We have the right to do so without further notice to You. We also have the right to set-off of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposits. You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

CREDIT REPORTING NOTICE. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any applicable overdraft fees and deposit requirements called for in Our Agreements and Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges and/or penalties may be charged to Your Account. The account which has been transmitted through one or more Automated Clearing House credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank which has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be deemed to have been returned from Us to You and We will not be deemed to have paid the receiver the amount of such entry.

PROVISIONAL PAYMENT (ACH RECEIPT). Credit given by Us to You with respect to any automated clearing house credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We may return any provisional payment 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 the amount of such entry.

ACCOUNT AGREEMENT (continued)
ACCOUNT AGREEMENT (continued)

request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. We are not liable if We pay a share draft which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved share draft. If We do pay a share draft for which You have requested stop payment and as a result any other item is returned unpaid by Us due to insufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any request for stop payment must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You. Stop payment requests are also subject to the terms and conditions of the order for stop payment form related to any such request.

You may also ask Us to stop payment on a lost or stolen cashier’s, teller or certified check and if You do, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such a request. Such declaration of loss and claim for reimbursement will not become effective until the later of: (a) the issuance date of the check; or (b) the date We receive the declaration of loss and claim for reimbursement together with any other required documentation.

SHARE DRAFTS AND OTHER ACCOUNT ACCESS DEVICES. Any share draft or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT SHARE DRAFTS. You understand that postdating a share draft will have no effect on whether or not it is honored prior to or after the date of any such share draft. A stale share draft is any share draft received by Us that is dated six months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft share draft, or other item presented for payment on Your Account without any liability.

SHARE DRAFT SAFEKEEPING. Share draft Safekeeping is automatic on Your Account and, unless You specifically request otherwise and agree to pay any associated fees, Your cancelled share drafts will not be returned to You. You understand that cancelled share drafts retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a share draft and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved share draft.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 60 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

PROHIBITED INTERNET GAMBLING TRANSACTIONS. Except for accounts established for Consumer purposes, all transactions in connection with the participation of another person in unlawful internet gambling are prohibited from being processed through Your Account. Such transactions include those involving the use of: (a) credit, or the proceeds of credit, extended to or on behalf of another person (including credit extended through the use of a credit card); or (b) electronic fund transfers, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic fund transfer or money transmitting service, from or on behalf of another person; or (c) any check, draft, or similar instrument that is drawn on by or on behalf of another person and is drawn on or payable at or through any financial institution.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Michigan, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, “APY” MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $100.00. You must maintain at least $100.00 in Your Account each day to obtain the disclosed APY. You may also ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You. Stop payment requests are also subject to the terms and conditions of the order for stop payment form related to any such request.

SHARE DRAFTS AND OTHER ACCOUNT ACCESS DEVICES. Any share draft or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

SPECIFIC TERMS APPLICABLE TO YOUR DIRECT STAR CHECKING ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current interest rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $100.00. You must maintain at least $100.00 in Your Account each day to obtain the disclosed APY.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current interest rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $1.00. You must maintain at least $1.00 in Your Account each day to obtain the disclosed APY.

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR IRA SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current interest rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $1.00.
Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR ROTH IRA SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current interest rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $100.00.

Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR EDUCATIONAL IRA SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current interest rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is $100.00.

Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR TERM CERTIFICATE ACCOUNTS

Fixed Rate Information. These Accounts are subject to a Fixed Rate. For the interest rate and corresponding APY, refer to the separate account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the separate account disclosure rate supplement which We have included with and made a part of this Disclosure. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the separate account disclosure rate supplement which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds before the maturity date. The penalty imposed will equal 90 days of interest.

Renewal Policies. Your Account will renew automatically at maturity, You will have a grace period of seven calendar days following the Maturity Date to make withdrawals and/or deposits without penalty.

SPECIFIC TERMS APPLICABLE TO YOUR IRA TERM CERTIFICATE ACCOUNTS

Fixed Rate Information. These Accounts are subject to a Fixed Rate. For the interest rate and corresponding APY, refer to the separate account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the separate account disclosure rate supplement which We have included with and made a part of this Disclosure. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the separate account disclosure rate supplement which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds before the maturity date. The penalty imposed will equal 90 days of interest.

Renewal Policies. Your Account will renew automatically at maturity, You will have a grace period of seven calendar days following the Maturity Date to make withdrawals and/or deposits without penalty.

Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Member in Good Standing. The Account services described in these Agreements And Disclosures are available to those members in good standing with the Credit Union. The rights and services extend to a member who is not in good standing, which includes members that have:

- a delinquent loan,
- a primary Share Account balance below the $10.00 minimum,
- an unresolved deposited returned check,
- unpaid and uncollected credit union fees,
- a negative balance on an account,
- caused a financial loss to the Credit Union.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is $10.00. If the balance in Your primary Share Savings Account drops below one share ($10.00) for a period of six months or more, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any share draft or pre-authorized transfer, or transaction made through the use of Your ATM or debit Card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance, as reported to Us by the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day’s final balance) is sometimes referred to as Your "actual balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, we add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when we dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Variable Rate Information. For all Variable Rate Accounts, the dividend/interest rate and APY may change every dividend period based on the determination of the Credit Union’s Board of Directors.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Withdrawal of Dividends Prior to Maturity. For certificate Accounts, the Annual Percentage Yield assumes that dividends remain on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. For all Accounts (except share draft Accounts), during any statement period You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

For all Accounts, the Credit Union reserves the right to request a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.
ACCOUNT DISCLOSURES (continued)

Compounding and Crediting. For all dividend/interest-bearing Accounts, dividends/interest will be earned daily for each day on which Your balance exceeds the minimum daily balance requirement for Your Account. You will not be paid any accrued but uncredited dividends/interest at the time You close Your Account. The dividend/interest period, compounding frequency and the crediting frequency for all Accounts are shown in the following table:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dividend/Interest Period</th>
<th>Compounding Frequency</th>
<th>Crediting Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Club Magic Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Seymour Bucks Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Money Market</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Regular IRA Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>ROTH IRA Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Educational IRA Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Term Certificate</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
</tbody>
</table>

Balance Computation Method. For dividend/interest-bearing Accounts (except certificate Accounts, dividends/interest are calculated by the daily balance method which applies a daily periodic rate to the balance in the Account each day. For certificate Accounts, interest is calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

Accrual on Nonecash Deposits. For dividend/interest-bearing Accounts, dividends/interest will begin to accrue on the business day You deposit noncash items (e.g., checks) into Your Account.

Checks You Authorize to be Processed Electronically ("E-Check").

This is Your Electronic Services Agreement and Disclosure. It includes necessary Federal Statements as Required by the Electronic Fund Transfer Act (15 U.S.C. Section 1693 ET SEQ) and Regulation E and Any Special Instructions Regarding the Use of Your ATM Card and MasterCard Debit Card, Our Audio Response System ("Televoice"), and Our Personal Computer Access System ("One2Go"), Each With Their Personal Identification Numbers (PINS) and/or Access Code and Any Checks You Authorize to be Processed Electronically ("E-Check").

ATM Card, MasterCard Debit Card, Televoice, One2Go and E-Check Agreement. This Agreement applies to any electronic fund transfer made under Your Account, Your Card or any other Account access device that is requested and approved will be mailed only to the primary Accountholder at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

Ownership. Your Card or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request.

Electronic Services Agreement and Disclosure. THIS AGREEMENT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND REGULATION E AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR ATM CARD AND MASTERCARD DEBIT CARD, OUR AUDIO RESPONSE SYSTEM ("TELEVOICE"), AND OUR PERSONAL COMPUTER ACCESS SYSTEM ("ONE2GO"), EACH WITH THEIR PERSONAL IDENTIFICATION NUMBERS (PINS) AND/OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

Types and Limitations of Services. ATM Card Transactions. You may use Your Card and PIN in any of Our network of ATMs and such other machines or facilities as We may designate and to purchase goods and services ("POS") at any business establishment where the Card is accepted, up to a maximum (share, line of credit and share draft combined) of $800.00 per day (at Your option as low as $50.00 per day), provided You have enough available funds in Your Account. At the present time, You may use Your Card and Your PIN for: (a) Withdrawals at designated locations from Your share and share draft Accounts; (b) Transfers of funds between Your share, share draft and line of credit Accounts; (c) Deposit of funds to Your share and share draft Accounts; and (d) Balance inquiries about Your share and share draft Accounts.

Mastercard Debit Card Transactions. You may use Your Card and PIN in any of Our network of ATMs and such other machines or facilities as We may designate and to purchase goods and services ("POS") at any business establishment where the Card is accepted, up to a maximum (share, line of credit and share draft combined) of $800.00 per day (at Your option as low as $50.00 per day), provided You have enough available funds in Your Account. At the present time, You may use Your Card and Your PIN for: (a) Withdrawals at designated locations from Your share and share draft Accounts; (b) Transfers of funds between Your share, share draft and line of credit Accounts; (c) Deposit of funds to Your share and share draft Accounts; and (d) Balance inquiries about Your share and share draft Accounts.

Televoice Transactions. You may use Our Televoice Audio Response system in conjunction with Your PIN and/or Access Code via a touch tone telephone to make the following types of transactions on designated accounts: (a) Transfer funds between share, share draft, and line of credit Accounts; (b) Make check withdrawals from Your share Accounts; (c) Make payments on Your loans with Us; (d) Obtain information related to Your Accounts; and (e) Make balance, loan and miscellaneous inquiries on Credit Union services that affect Your Account.
Electronic Services Agreement and Disclosure (continued)

The system operates 24 hours every day. If you attempt to use the system and are told that "the system is not available," please call back later when service is restored.

One2go Transactions. You may use our One2go System in conjunction with your Pin and/or Access Code via a personal computer or internet enabled smartphone and/or mobile computing device (e.g., tablet) to make the following types of transactions on designated accounts: (a) Transfer funds between your designated accounts; (b) Make payments on your Obligations in accordance with any instructions related to your share and share draft accounts; and (c) Make balance, loan and miscellaneous inquiries on Credit Union services that affect your Accounts.

At the present time, you may also use our One2go System to access the online bill payment service in conjunction with your Pin and/or Access Code via a personal computer for the following services: (a) Authorize the Credit Union to issue payments on your behalf, except to the extent that such payments are for governmental, judicial, and other state, local, and federal authorities, court-ordered payment and/or addresses outside the United States of America; and (b) Check status of payments previously authorized through the online bill payment service. In order to use the online bill payment service for such transactions, you must have a share draft account with us. By completing an online bill payment transaction using the online bill payment service, you authorize us to post any such payments to your share draft account. Online bill payment service payments will be made by check or electronic transfer and may take as long as six business days from the date requested to be sent to the payee. The Credit Union cannot guarantee the time any payment will reach any of your payees and accepts no liability for any service fees or late charges levied against you.

E-Check Transactions. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check (e-Check) to: (a) Pay for purchases; or (b) Pay bills.

Notification of Pre-Authorized Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days (from your employer, the Federal Government or other payor), you can call us at the telephone number shown in this agreement to find out whether or not the deposits have been made.

Right To Stop Pre-Authorized Payments. If you want to stop any pre-authorized payments, call us at the telephone number shown in this agreement or write at the address shown in this agreement in time for us to receive your stop payment request three business days or more before the payment is scheduled to be made. If you call, you must put your request in writing and get it to us within 14 days after you call. To be sure that a third party does not bill you again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

Notice of Varying Amounts. If regular pre-authorized payments may vary in amount, the person you are going to pay will tell you. 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Our Liability for Failure to Stop Payment. If you order us to stop one of your pre-authorized payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for losses or damages, to the extent provided by law.

Transaction Slips. You can get a receipt at the time you make any transaction to or from your account (except for One2go, telegraphic or mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, you will receive a statement to reflect all electronic transfers from your account during that statement period. In any case, you will receive a statement at least quarterly.

Fees. We may assess reasonable charges against your account for electronic fund transfers. If so, we will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to you when you open your account. You will be provided with fee schedule and Televoice, and One2go information after your account is established. When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Liability for Failure to Complete Transactions. If we do not properly complete a transaction to or from your account according to this agreement, we may be liable for your losses. We will not be liable if: (a) your account does not contain enough available funds to make the transaction through no fault of ours; (b) the ATM where you are making the transfer does not have enough cash; (c) the terminal was not working properly and you knew about the breakdown when you started the transaction; (d) circumstances beyond our control prevented the transaction despite reasonable precautions that we have taken; (e) your card is retained or retrieved by an ATM; (f) your card or PIN has been reported lost or stolen and we have blocked the account; (g) the money in your account is subject to legal process or other claim; or (h) you are otherwise lawfully exceptions established by us and you are given proper advance notice of them; and (i) you exceed any limits on your account.

Liability for Unauthorized Use. Telephone us at once at the telephone number shown in this agreement or write us at the address shown in this agreement if you believe that your card or PIN have been lost or stolen or if you believe that an electronic fund transfer has been made without your authorization or by someone using your card. We will place a temporary hold on your account and we will work to correct the problem as quickly as possible. You should also notify the card issuer, or your employer, or any other person or company to whom you made the payment, to stop the use of your card, PIN or any other identifying information that you use to access your account. You understand that we will place a temporary hold on your account and we will work to correct the problem as quickly as possible.

If you tell us within 2 business days after you learn of the loss or theft of your card or PIN, you can lose no more than $50.00 if someone uses your card or PIN without your permission. If you tell us between 2 business days and 60 days after you learn of the loss or theft of your card or PIN, and we can prove that we could have stopped someone from using your card or PIN without your permission if you had told us, then you could lose as much as $500.00. Additionally, if your periodic statement shows transactions that you did not make, you will tell us at once. If you fail to tell us within 60 days after we mail you the periodic statement, you could lose the entire account balance if we can prove we could have stopped the transactions from taking your money. If you had given us notice in time.

Reversal of Transaction. We will reverse an electronic fund transfer resulting from a point-of-sale transaction at a Participating Merchant (any merchant who has arranged to accept your card as a means of payment for goods and services) and recredit your account for the full amount of the transfer if all of the following occur:

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

In Case of Errors or If You Have Questions About Electronic Transfers. Transactions at your telephone number shown in this agreement, or write to us at the address shown in this agreement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must notify us and send the card or PIN used to make the transaction within 60 days after we send you 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 question in writing within 10 business days. If we need more time, however, we may take up to 45 days to investigate your complaint or question. We will not need more time, however, we may take up to 45 days to investigate your complaint or question if we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit
Your Account. We will tell You the results within three business days after completing Our investigation. If We decide that there was no error, We will send You a written explanation. You may ask for copies of the documents that We used in Our investigation. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us immediately at (800) 754-4128, or write to Us at the address shown in this Agreement. You should also call the telephone number shown in this Agreement or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FOREIGN TRANSACTIONS. For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance You will be charged 2/10ths of 1.00% calculated on the final converted settlement amount for transactions that are initiated in foreign countries, and if your transaction is also initiated in a foreign currency You will be charged an additional 2/10ths of 1.00% calculated on the final converted settlement amount.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Michigan except to the extent that such laws are inconsistent with controlling federal law.

REGULATORY AUTHORITY. If You believe We may have violated the laws governing Electronic Fund Transfers You may contact:

Department of Insurance and Financial Services
611 West Ottawa Street
Third Floor
P.O. Box 30220
Lansing, Michigan 48909-7220

FUND AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds from transaction accounts at one detroit credit union. You should also refer to the section of these agreements and disclosures that describes the details of your specific account type for additional information.

Your Ability To Withdraw Funds. Our policy is to delay the availability of funds from Your cash and check deposits. During the delay, You may not withdraw the funds. We will not use the funds to pay checks that You have written.

Determining the Availability Of A Deposit. The length of the delay is counted in business days from the day of Your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If You make a deposit before closing on a business day that We are open, We will consider that day to be the day of Your deposit. However, if You make a deposit after closing or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

If You deposit a check that is drawn on another bank but is payable to You, We will consider that the deposit was made on the next business day We are open.

The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability

Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit.

Next-Day Availability

- U.S. Treasury checks that are payable to You.
- Wire transfers.
- Checks drawn on Us.
- Cash.
- State and local government checks that are payable to You.
- Checks deposited into the bank account of the person and teller’s check that is payable to You.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to You.

Other Check Deposits

The first $200.00 from a deposit of other checks will be available on the 1st business day after the day We receive Your deposit. The remaining funds will be available on the 2nd business day after the day We receive Your deposit. For example, if You deposit a check of $700.00 on a Monday, $200.00 of the deposit is available on Tuesday. The remaining $500.00 is available on Wednesday.

Longer Delays May Apply.

- We believe a check You deposit will not be paid.
- You deposit checks totaling more than $5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn Your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. These delays will generally be available no later than the 9th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

Special Rules For New Accounts. If You are a new member, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000.00 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over $5,000.00 will be available on the 9th 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 $5,000.00 will not be available until the 2nd 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 Your deposit.

ATM Deposits. If You make an ATM 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 an ATM deposit on a day that We are not open, We will consider the deposit made on the next business day We are open.

Wire transfers.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to You.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal immediately but delay availability of the deposit funds for 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 policy for the type of check that You deposited.
SUBSTITUTE SHARE DRAFTS AND YOUR RIGHTS

THIS IS YOUR SUBSTITUTE SHARE DRAFT POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR SUBSTITUTE SHARE DRAFT POLICY AND NECESSARY DISCLOSURES AS REQUIRED BY THE CHECK CLEARING FOR THE 21ST CENTURY ACT (12 CFR 229 ET SEQ) AND SPECIAL INSTRUCTIONS REGARDING YOUR RIGHT TO FILE FOR AN EXPEDITED REFUND. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

What is a substitute share draft?
To make share draft processing faster, federal law permits banks to replace original share drafts with "substitute share drafts." These share drafts have the same rights and responsibilities as original share drafts if You, with Our prior consent, embed an image of the front and back of the original share draft. The front of a substitute share draft states: "This is a legal copy of Your check. You can use it the same way You would Use the original check." You may use a substitute share draft as proof of payment just like the original share draft.

Some or all of the share drafts that You receive back from Us may be substitute share drafts. This notice describes rights You have when You receive substitute share drafts from Us. The rights in this notice do not apply to original share drafts or to electronic debits to Your Account. However, You have rights under other law with respect to those transactions.

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

The amount of Your refund under this procedure is limited to the amount of Your loss or the amount of the substitute share draft, whichever is less. You also are entitled to dividends on the amount of Your refund if Your Account is a dividend-bearing Account. If Your loss exceeds the amount of the substitute share draft, You may be able to recover additional amounts under other law.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT. WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.

If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your application for membership designates any Account which may be charged in relation to wire transfer requests. All parties which You have authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your application for membership. All modifications or additions to Your application for membership must be in writing.

You agree to pay Us the amount of any wire transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You may be charged a fee, pay Us an amount, and any overdraft fees will be debited immediately on Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.
WIRE TRANSFER AGREEMENT (continued)

You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person different from the named beneficiary based upon the beneficiary's identifying or account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us.

You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay dividends or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) Only individuals named in Your application for membership shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named in Your application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.

We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.
WHAT DOES ONE DETROIT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons one detroit credit union chooses to share, and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does the credit union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our marketing purposes - to offer our products and services to you</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your transactions and experiences</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your creditworthiness</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
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</tbody>
</table>

Questions? Call (313) 965-8640 or write to us at: P.O. Box 32584, Detroit, MI 48232-0584

What we do

How does one detroit credit union protect my personal information?
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does one detroit credit union collect my personal information?
We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or others.

Why can’t I limit all sharing?
Federal law gives you the right to limit only

- Sharing for affiliates’ everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market you
- Sharing for non-affiliates to market you

State laws and individual companies may give you additional rights to limit sharing.
### Definitions

<table>
<thead>
<tr>
<th>Affiliates</th>
<th>Companies related by common ownership or control. They can be financial and non-financial companies.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• One Detroit Credit Union has no affiliates.</td>
</tr>
<tr>
<td>Non-Affiliates</td>
<td>Companies not related by common ownership or control. They can be financial and non-financial companies.</td>
</tr>
<tr>
<td></td>
<td>• One Detroit Credit Union does not share with non-affiliates so they can market to You.</td>
</tr>
<tr>
<td>Joint Marketing</td>
<td>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</td>
</tr>
<tr>
<td></td>
<td>• Our joint marketing partners include categories of companies, such as financial service providers and insurance companies.</td>
</tr>
</tbody>
</table>