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TRAVIS CREDIT UNION MEMBERSHIP AGREEMENT AND DISCLOSURE

November 2018

Welcome to Travis Credit Union

Thank you for becoming a member of Travis Credit Union and opening an account with us. By depositing money in an account, you and Travis Credit Union agree to the applicable terms and conditions contained within this agreement and disclosure and any accompanying disclosures and amendments thereto.

The following terms and conditions governing your accounts constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union"). This agreement and disclosure supplement the terms and conditions in other disclosures. When you open a specific account, you will also receive an initial account disclosure which explains specific account terms and conditions such as required deposit amount, dividend rate and Annual Percentage Yield (APY). Keep this agreement, the initial account disclosures and other specific disclosures with your permanent documents. You will receive periodic statements which will provide you with the status of each of your accounts.

Membership Requirements

Travis Credit Union, founded in 1951, is a not-for-profit, full-service, cooperative financial institution owned and directed by its members. It is chartered and regulated by the California Department of Business Oversight and is insured by the National Credit Union Administration, an agency of the federal government.

Membership is open to any and all persons who live, regularly work, currently attend school or currently worship in Solano, Merced, Napa, Contra Costa, Yolo, Sacramento, Placer, San Joaquin, Stanislaus, Alameda, Colusa or Sonoma counties in California.

Membership is also open to current active duty and retired military and civilian personnel stationed at Travis Air Force Base, and their immediate and extended family members, as well as selected employee groups. Family members of the primary member include: spouse, parents, grandparents, children, grandchildren, brothers, sisters, aunts, uncles, cousins, nieces, nephews, mother/father-in-law, sister/brother-in-law, step-family, foster and adopted children regardless of residency. Individuals living in the household of a current credit union member are also eligible for membership. Household means persons living in the same residence and maintaining a single economic unit.

Members who change employment or move out of the area do not lose their Credit Union membership. Your Prime Share (Savings) Account deposit of \$5 and your one time membership fee of \$5 entitle you to apply for all of our financial services. If you are not sure about your eligibility or if you have any other questions please call us at (707) 449-4000 or toll free at (800) 877-8328 during normal business hours.

Your membership is conditioned on your maintaining at least one \$5 share investment in the Credit Union. If for any reason your share investment drops below \$5, you may be denied other membership services, such as credit card, line of credit and other loan advances.

Any member whose share account falls below the required minimum share balance and who has no outstanding loan balance may be transferred to inactive member status. Such member shall have no voting rights and no right to receive 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 balance to the required minimum share balance, or borrows from the credit union, he or she shall cease to be an inactive member.

Account Verification through a Consumer Bureau

By maintaining your membership, you authorize us to check your credit from time to time to determine your eligibility for Credit Union products and services. You can revoke this authorization at any time by notifying us in writing. In any case, if you apply for credit, or maintain any open-end credit or share accounts with us, we can check your credit or account history with third parties when you apply for the service and as part of our normal account review process.

Suspension and Denial of Services and Expulsion

Travis Credit Union reserves the right to suspend or deny services and may restrict access to Credit Union premises if: (1) you cause a loss to the Credit Union; (2) you habitually mishandle your account(s); (3) you are abusive or threatening toward Credit Union employees or members; (4) you deface or destroy, or attempt to deface or destroy Credit Union property, (5) you have been convicted of a criminal offense, (6) you fail to carry out your contracts, agreements or obligations with the credit union, or (7) you refuse to comply with the provisions of the California Credit Union Law or the Credit Union's bylaws.

Federal Insurance - National Credit Union Administration (NCUA)

Generally, your accounts at the Credit Union are insured in the aggregate to \$250,000 by the NCUA, a U.S. Government Agency. IRA funds are insured separately up to \$250,000 by the NCUA. There are exceptions permitting separate insurance coverage on certain accounts such as a trust account and certain variations in account ownership or beneficiary designation. If you have questions about the protection on your accounts or the coverage, an NCUA brochure, which explains insurance coverage, is available in any branch office or by calling (800) 877-8328 or (707) 449-4000 during normal business hours.

Summary of Account Terms and Conditions

The following is a summary of the terms and conditions on our accounts.

Governing Law: This Agreement is made in California and shall be governed by the laws of the State of California to the extent that California Law is not inconsistent with controlling Federal Law. California's "Choice of Law Rules" will not be applied if it would result in the application of non-California law.

By opening an account with Travis Credit Union you agree to jurisdiction of the courts of California regarding Travis Credit Union and that any conflict brought or filed with respect to Travis Credit Union, your account with Travis Credit Union, any service offered or concerning this agreement shall be brought in a court of competent jurisdiction in Solano County, California.

Change in Terms: The Credit Union reserves the right to change the terms and conditions of your account at any time, including the Fee Schedule. A notice of any changes that would affect your account will be mailed to you at least 30 calendar days in advance of the effective date of change.

Definition of Business Day

Business days are Monday through Friday, excluding weekends and holidays. The Credit Union may be open to provide limited services on other days, but we do not consider those days "business days".

Review of Statements: You agree to promptly examine each statement of account. If you suspect that there was an unauthorized signature or alteration of an item (such as someone forging your signature), you must notify us of your concerns and the relevant facts. If you fail to notify us, you will either share the loss with us, or bear the entire amount of the loss (depending on whether we used ordinary care and contributed to the loss). The loss would not only be with respect to the items on the statement, but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree to notify us within 30 days after the Credit Union mailed or made your statement available to you.

You further agree that if you fail to notify us of any unauthorized signatures, forgeries, alterations or any errors on your account within 60 days after the statement was mailed or made available, the Credit Union will not be responsible for any losses incurred, without regard to whether we used ordinary care. Notification may be made by:

- Calling either of the Member Service Center telephone numbers listed on the front of the statement.
- Writing to the address listed on the front of the statement.
- Visiting any branch office.

Account Ownership: You may open your account in your name, individually, or jointly with another person(s). All joint accounts are classified as Joint Tenancy with Right of Survivorship.

Joint tenancy is an account in the names of two or more individuals who have undivided ownership with the right of survivorship. Should any joint tenant die, the other account holder(s) will automatically own any money in the account and the account balance will not be subject to the terms of a will or probate proceeding on the estate of the deceased. If any joint tenant dies, the Credit Union should be notified as soon as possible.

Generally the first person named on an account, under whose tax ID number the account is listed, will be considered the "Primary" account holder and member of the Credit Union. Other signers on the account will be considered "Joint" account holders, but not members of the Credit Union. No joint account holder of an account may vote, obtain loans individually, or hold office unless they are a member of the Credit Union in their own right.

Any one of the account holders has the power to act in all matters relating to the account (deposits, withdrawals, pledge of account as security on a loan, etc.).

The Credit Union may require all account holders on an account to sign for withdrawals if there is a conflict between or among account holders. If judged necessary to protect a member's deposits or the Credit Union, the Credit Union may freeze the account until any conflict is resolved.

In addition to equal ownership during their lifetimes, each account holder is responsible for any account misuse and all overdrafts, whether he or she caused the overdraft, received any benefit of the overdraft or contributed to the account.

Payment of funds in an account on the instructions of any authorized person excuses the Credit Union of any further legal obligation regarding the proceeds of the transaction. You agree to hold Travis Credit Union harmless from any suits or liability directly or indirectly resulting from the handling of the account, consistent with written instructions of any authorized person.

The Credit Union has the right to refuse to honor your instructions, if they are uncertain, or if the signature does not appear to be authentic. If this happens, we will notify you of the fact in writing.

Any change in account authorization, ownership or access shall be in writing. Use of the singular in this agreement implies the plural, if more than one person signs the authorization.

Minors' Share Accounts: Unless the minor is an emancipated minor, a parent or legal guardian must be joint owner on the account. The parent or legal guardian consents and agrees to be the guarantor for any and all financial liabilities incurred through the use of any services. If the account remains open after the minor reaches age 18, all account owners will be jointly and severally liable for activity on the account. To avoid this liability after the minor turns 18, the parent or legal guardian may remove themselves from the account, but would still be liable for activity that occurred prior to their removal.

Minors who are 14 or older are eligible to open a checking account and have an ATM card. The account must have a parent or legal guardian as a joint owner and the parent or legal guardian must sign an

authorization form for these services, acknowledging that they accept all liability for the use of these services.

Early Closure of Account: If you close your account within six months of opening the account, you will be charged an account closure fee. Please refer to the Fee Schedule.

Your Earnings: Our dividend rates are set taking into consideration the cost of funds to the Credit Union and the current market place and can change at any time. Dividends are only paid out of current income and available earnings after required transfers to reserves.

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are credited to your account(s) on a monthly basis on the last day of each month. Please refer to www.traviscu.org/rates/deposits/ for the current dividend rates and Annual Percentage Yields (APYs) of share accounts, certificate accounts, money market accounts and designated checking accounts.

Deposits: Deposits can be made by direct deposit, automatic payroll deduction, automatic transfer, at Travis Credit Union ATMs, at any ATM displaying the CO-OP Network® logo, at participating financial institutions displaying the STAR® Deposit logo, in person, by mail, or utilizing TCU's Mobile Deposit Capture service.

Personal telephone withdrawals will be made only by transfer into your Savings (Prime Share) Account, Checking (Share Draft) Account or by Credit Union check payable to you and mailed to your address of record. Preauthorized transfers to make regular loan payments are also possible and highly encouraged.

Processing of Negotiable Items: All items cashed or deposited will be handled by the Credit Union as agent for the member(s) subject to charge back or refund if for any reason final payment is not received in a form acceptable to the Credit Union. If claim is made in respect to any item after final payment on the grounds that such item was altered or bore a forged or unauthorized endorsement or was otherwise not properly payable, the Credit Union may withhold the amount in question from the account until final determination of such claim.

The Credit Union reserves the right to accept or reject any item submitted for deposit or encashment.

All items received and credited by the Credit Union are subject to final collection and receipt of proceeds credited to the account of the Credit Union. Please refer to our Funds Availability disclosure brochure.

Substitute Checks and Your Rights

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

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

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

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You 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 check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus dividends if your account earns dividends) within 10 business days after we received your claim and the remainder of your refund (plus dividends if your account earns dividends) not later than 45 calendar days after we received your claim.

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

How to make a claim for a refund: If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at the mailing address listed in the “How to Contact Us” section of this disclosure.

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

1. A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
2. An estimate of the amount of your loss;
3. An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
4. A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

GENERAL TERMS AND CONDITIONS

Acceptance of Fees and Charges: A current Fee Schedule is available to all members. By opening an account with the Credit Union, you agree to accept the fees and charges as they apply to your account. The Credit Union reserves the right to change or amend the Fee Schedule at any time. You will be advised at least (30) calendar days in advance of the effective date of any changes that affect your account.

Inquiries: The Credit Union may make any inquiries it considers appropriate for the purpose of evaluating your account. This may include ordering a credit report.

Right to Offset and the Power to Impress a Lien: The law permits the Credit Union, under certain circumstances, to use funds in your account to offset any debt you owe the Credit Union, after giving you such notice as may be required by law. Any joint account shall also be available as an offset against any debt owed the Credit Union by any member, individually or jointly.

The Credit Union has the power to impress a lien upon shares and dividends to the extent of any obligation entered into with a member or account holder or any charges payable by that member or account holder and will exercise this right.

Collection Costs: If we have to take legal action to collect what you owe us, you agree to pay our reasonable attorney’s fees and court costs in addition to other amounts you owe us, whether the legal action we take is a collection lawsuit, a bankruptcy proceeding, an appeal, an action to collect a

judgement we have against you, or another type of proceeding. You agree to pay all reasonable cost of collection incurred by the Credit Union before and after suit is filed.

Dormant Accounts: The California Unclaimed Property law requires the Credit Union to surrender to the state any property, including the balance in any account, if no activity occurs on the account within the time period specified by state law, generally three years. For certificate accounts, this would be three years from initial maturity and for retirement accounts (IRA), three years after the member turns 70½ years of age. The legal term for this is "escheat." An account escheats to the state if, during the past three years none of the following occurred:

1. Member-generated deposits, withdrawals or account updates
2. Electronic or written correspondence from the member or legal representative
3. Interest in the account by the member evidenced by memorandum or other record on file with the Credit Union
4. The member has another account on which one of the above three conditions was met.

As required by law, the Credit Union will attempt to notify each account holder, with a balance of \$25 or more, in writing at least 6 months to one year prior to the time the account will escheat to the State. If we receive written or electronic notice from you before the escheat date, the account will be reactivated and not escheated. Once an account has been turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the State Controller's Office.

Legal Process: If the Credit Union is served with a legal process on your account, such as a tax levy, garnishment, court order, or similar order, with which we must comply, we will notify you as required by law.

The Credit Union is obligated to withhold amounts required by IRS tax laws from the earnings on your account(s) if you or the IRS advise us that you are subject to backup withholding or if you fail to provide us with your correct and validated Taxpayer Identification Number (Social Security Number).

Power of Attorney: The Credit Union is sometimes asked to honor instructions given by someone claiming to act on behalf of a member under a power of attorney. The Credit Union reserves the right to refuse to act upon these instructions if the Credit Union is not reasonably certain that the power of attorney is valid and covers the transaction(s) requested. However, you agree to hold the Credit Union harmless for any loss or damage you may incur as a result of the decision by the Credit Union to follow the instructions given by the agent as long as the Credit Union's decision is made in good faith.

Change of Address: If you have not notified the Credit Union of a change in your mailing address, the items we mail to you may be returned to the Credit Union. Unclaimed returned mail will be destroyed after 30 days.

Terminating an Account: An account may be closed at any time by either the member or the Credit Union unless the prior notice of withdrawal requirement is invoked by a regulatory authority. The Credit Union may close an account by mailing the account holder a notice or a check for the account balance.

Large Cash Withdrawal Notice: The Credit Union reserves the right to require two business days prior notice for large cash withdrawals. This time period may be needed to ensure availability of cash to all members.

Currency Transaction Reporting: Federal regulations require all financial institutions to report certain types of currency transactions to various federal agencies. These reports are designed to aid in the detection and control of the flow of currency generated from illegal activities.

Income Tax Reporting: In most cases, the Credit Union is required to report any dividend payments totaling \$10 or more during the year to the IRS, the California State Franchise Tax Board and to you. If you do not provide the Credit Union with a correct taxpayer identification number or a certificate of

foreign status, the IRS requires the Credit Union to withhold and pay to the IRS 24 percent of the dividends credited to your account. The percentage is an IRS requirement and subject to change by them.

Dividend Information: Certain accounts at Travis Credit Union accrue dividends. Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are paid on a monthly basis on the last day of each month following the end of each dividend period. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account. Dividends are compounded monthly on a 365/365 basis, (366/366 basis during leap years) using the daily balance method. The dividend rate is divided by 365 days a year (366 days a year during leap years) to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

At the Credit Unions discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire at their branch or by calling 1-800-877-8328 or (707) 449-4000 during normal business hours about current rates.

No dividends will be paid on Cuenta de Ahorros, Memorial and Relief Accounts or Campaign Accounts.

Annual Percentage Yield (APY): The Annual Percentage Yield (APY) is a percentage rate that measures the total amount of dividends paid on an account based on the dividend rate and the frequency of compounding for a twelve-month period. If you withdraw dividends before this period, it may reduce your earnings.

Terms and Conditions

The following terms and conditions governing your membership constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union")

General Agreements

1. You must open and maintain a \$5 minimum balance in a Prime Share Account before you can open any other account or obtain any service from the Credit Union.
2. All non-cash deposits are received and credited by the Credit Union subject to final collection.
3. The Credit Union may refuse to accept for deposit checks that appear to have been altered, that we believe are invalid or nonnegotiable or that are not payable to you.
4. The Credit Union reserves the right, at its sole discretion, to refuse to open an account or to accept any further deposits to any existing account. The credit union also reserves the right, at its sole discretion and upon prior notice to you, to discontinue or limit the practice of allowing withdrawals by check, draft, or other negotiable order. Any such prior notice shall advise you that the credit union reserves the right after the date specified in said notice not to make payment on any money market account check, draft, or other negotiable order drawn on such account. After the date specified, the credit union shall not be obliged to make any payment from such account, except for the purpose of closing such account.
5. If the only open service you have is a share savings account and the balance is zero, your account will be closed unless you make a deposit within 30 days of receiving notice on your statement. You may reopen your share savings account within 60 days of closure without having to re-qualify for membership.
6. We will make payments on withdrawal slips, checks, or other requests for withdrawal drawn on available funds in your account when signed by any person authorized on your Account Agreement.

7. You agree to use the forms supplied by the Credit Union. The Credit Union reserves the right to return unpaid any other form of order presented or any form incompletely or defectively drawn.

8. A postdated check is a check dated later than the day it was actually presented for payment. For checking and Money Market Accounts, 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. A stale dated check is a check dated six months or more before the day it was actually presented for payment. We are under no obligation to pay a check on which the date is more than six (6) months old, but we may pay the check in our discretion. Except where the required notice is given, the account holder agrees not to hold the Credit Union liable for paying or denying payment of any postdated or stale dated checks.

9. The credit union is not required to honor any restrictive or conditional legend or endorsement on a check you write unless the credit union has agreed in writing, signed by an officer of the credit union to the restriction or condition. An example of a conditional legend is "pay upon completion of work." Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000."

10. If you have a Checking Account or Money Market Account you will not receive canceled checks with your statement, although images of all checks are captured and retained electronically for seven years. Copies of checks are available on request. If you need a copy of a check, the credit union will furnish a free copy of the first two checks requested for each statement period. Copies of checks beyond the first two checks requested are subject to a small fee.

11. Withdrawals can be made through various channels depending upon the type of account and access device issued to you. In general withdrawals can be made through Call-24 telephone audio response, with a credit union ATM card at designated ATMs or authorized point-of-sale (POS) terminals, or with a Check Card at any designated ATMs, POS terminals or any VISA authorized merchant. The available balance is the amount of funds for immediate withdrawal or use. Items deposited to your account and pending or preauthorized transactions may affect your available balance.

Statements: All ATM, Electronic Transfers or Call-24 transactions will be reported with your regular account activity on a statement mailed to your address of record. For this reason, always keep the Credit Union informed of your mailing address changes. If you only have a Share (Savings) Account, you will receive a statement at least once each calendar quarter. You will only receive a monthly statement when ATM, Electronic Transfers or Call-24 activity has occurred. If you have an active Share Draft (checking) Account, you will automatically receive a statement each month, even if no ATM or Call-24 activity has occurred.

Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of account history from the branch. The charge for this special printout service is listed on the Fee Schedule.

Transfer Limitations: Certain types of withdrawals are limited by federal regulations. Transfers from a Share Account or Money Market Account by preauthorized, automatic (including transfers to cover overdrafts on your checking account), online, or telephone transfers are limited to six per month. There is no limit to the number of withdrawals made to you in person, at an ATM or through the mail.

Notice of Withdrawal: Travis Credit Union reserves the right to require 60 days written notice of your intention to withdraw or transfer shares. Withdrawals from an Individual Retirement Account that result

in the closure of the IRA plan will subject the account to an IRA Transfer or Closure Fee. Please refer to our Fee Schedule for additional information regarding this fee.

Unlawful Activity and Internet Gambling: You agree not to use any financial service provided by Travis Credit Union, including without limitation any credit cards, ATM or check cards, loan transactions, or share checking or savings accounts, for any illegal or unlawful purpose. Any illegal or unlawful use of Travis Credit Union financial services by you may, at the option of the Credit Union, be deemed an event of default or breach of contract with respect to the service(s) in question and your use of such service(s) may be terminated or restricted. You agree to defend, indemnify and hold Travis Credit Union harmless from and against any and all claims, damages, lawsuits, liabilities, losses, injuries and costs, including attorney fees, arising out of, caused by, or related to your unlawful or illegal use of Travis Credit Union financial services.

Internet gambling may be illegal or unlawful in the state, country or other jurisdiction in which you are located or in which you perform a transaction or use a Travis Credit Union financial service, including an ATM or check card, Visa®. Display of a Visa®, or other payment logo by an online merchant does not mean that Internet gambling transactions are lawful in the jurisdiction(s) in which you may be located.

Illegal or unlawful use of Travis Credit Union financial services by you may also result in the suspension or termination of your Travis Credit Union membership.

SHARE ACCOUNT DISCLOSURE

Prime Share Account: A \$5 deposit in a Prime Share Account and the payment of a one-time membership fee makes you a shareholder (owner) of the Credit Union.

Target Share Account: A Target Share Account can only be opened by an established member who already has a Prime Share Account. If there are not monetary transactions in your target share account for 90 consecutive days and your balance is less than \$100, the account will be closed and the balance will be transferred to your share savings account.

Individual Retirement Account: For information relating to IRA and for IRS restrictions on early withdrawals and tax penalties contact any branch office or call the Member Service Center at (707) 449-4000 or toll free at (800) 877-8328 during normal business hours.

Coverdell Education Savings Account (CESA): For information relating to CESA's and for IRS restrictions on early withdrawals and tax penalties contact any branch office or call the Member Service Center at (707) 449-4000 or toll free at (800) 877-8328 during normal business hours.

Prime Share Account - Quarterly Low Balance Fee: Assessed if you are over 21 years of age, your combined average quarterly balances in your savings, money market, IRAs, checking and certificates owned by the same member are less than \$100 and you have no outstanding TCU loan balances. The fee will also be waived regardless of balance if you have direct deposit of \$500 or more each month or there are three or more monetary transactions per month of \$10 or more each on your checking account.

Tiered Rates on Prime Share and Target Share Accounts: End-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, if your end-of day balance is \$7,000, you would earn the dividend rate for the \$5,000.01 to \$10,000.00 balance range for that day on the entire balance and if next day your end-of day balance is \$500, you would earn the dividend rate for the \$100.00 to \$5,000.00 balance range for that day on the entire balance.

Ultimate Rewards: When you enroll in the Ultimate Rewards Program and meet all requirements specified below, you will earn a higher dividend rate and APY on the first \$500 balance in your share account. Balances over the \$500 will continue to earn the standard dividends and APY. In order to receive the higher rate under the Ultimate Rewards Program, you must have the following services with Travis Credit Union: any checking account; e-statements (no paper statement delivery); and either active Bill Pay (3 or more bills of \$10 or more paid every calendar month) or net monthly Direct Deposit of

\$500 or more. For Youth Accounts, after enrollment, the only requirement is to have e-statements. Anytime you do not meet all program requirements in a month, you will not be paid the higher rate of the program, but will receive the dividend rate for the regular share account. Only one Ultimate Rewards arrangement will be available per Social Security Number of the primary account holder. Members who maintain a \$500 balance for a calendar year would earn \$19.80 in dividends. Not available for business accounts. Rates are subject to change.

CHECKING ACCOUNT DISCLOSURE

Accounts with Zero Balances: If your checking account has a zero balance for one complete statement cycle, the account will be automatically closed.

Accounts with No Monetary Transactions for 90 Days: If you have either Free Checking or Silver Wings Checking without monthly direct deposit and make no monetary transactions for three complete statement cycles, your account will be closed and the funds will be transferred to your share savings account.

Dividend Information: Please note the following information about dividends.

No dividends will be paid on Free Checking.

On Dividend Checking and Silver Wings Checking, dividends will be paid each day your checking account balance is \$500 or more.

No dividends will be paid for any day your balance falls under \$500.

Dividends on Health Savings Accounts will be paid each day your checking account balance is \$100 or more. No dividends will be paid for any day your balance falls under \$100.

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal.

Dividends are paid on a monthly basis on the last day of each month following the end of each dividend period. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account.

Dividends are compounded monthly on a 365/365 basis, (366/366 basis during leap years) using the daily balance method. The dividend rate is divided by 365 days a year (366 days a year during leap years) to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

At the Credit Unions discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire at their branch or by calling the credit union about current rates.

Tiered Rate Investor Checking Account: [Click here](#) for current dividend rates and APY for each balance tier. End-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, for Investor Checking, if your end-of day balance is \$7,000, you would earn the dividend rate for the \$5,000 to \$9,999.99 balance range for that day on the entire balance and if next day your end-of day balance is \$1,000, you would earn the dividend rate for the \$1,000 to \$4,999.99 balance range for that day on the entire balance. No dividends will be paid on any day your balance falls below \$1,000.

Health Savings Account (HSA): HSAs are an important feature of consumer-directed healthcare. Federal law allows "qualified" individuals to open these accounts and deposit funds to pay for qualified healthcare expenses. This money is exempt from federal taxes and can help pay for deductible costs and other out-of-pocket medical costs. Because of possible tax consequences, it is recommended that you consult with your tax advisor before opening an HSA. The Credit Union accepts no liability nor responsibility for any penalties associated with the use of HSAs. For more information, please refer to our HSA brochure for more details.

Because of IRS regulations, all transactions will be considered as tax-reportable transactions.

It is your responsibility to determine whether contributions and/or distributions to or from the Health Savings Account meet IRS requirements or exceed maximum annual HSA limits. The credit union is not required to determine whether any distribution is for the payment or reimbursement of qualified medical expenses. Only you are responsible for substantiating that the distribution is for qualified expenses and must maintain records sufficient to show, if required, that the distribution meets IRS requirements.

The following services are not available for HSAs: Bill Payment, overdraft protection and loan products.

Statement Cycle: Active accounts receive monthly statements to enable you to reconcile your records. Accounts with no activity will receive a quarterly statement. Monthly statements will not be sent on accounts for which there is no activity in a given month; however, all accounts will receive a statement at least quarterly. Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. Electronic statements are usually posted by the second business day of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of your account history. The charge for this special printout service is listed on the Schedule of Fees and Charges.

Stop Payment: Provided such request is timely so that we have a reasonable opportunity to act upon it and you have described the item or account with reasonable certainty, you can place a stop payment on any check drawn on your account before the check has been cleared for payment by notifying us. At your request and risk, the Credit Union will accept a stop payment order. If you notify us orally, you must follow up with a written request. If we do not receive the written request within 14 calendar days of the oral notification, the stop payment will lapse. To stop payment, complete a stop payment order form at a branch or mail a written, signed request. In order for us to effectively stop payment on a check, our computer system requires absolute accuracy. A discrepancy in any information could void the order. We need to know: (1) Your account number, (2) The exact amount, (3) check number(s), if applicable, (4) The name of the person who signed the check and (5) the name of the party to whom the check was made payable. A stop payment will not go into effect until the Credit Union verifies that the check or debit is still unpaid. The order remains in effect for one year and may be renewed for a fee at the end of that period. You may write the Credit Union to cancel a stop payment order at any time. The Credit Union will not accept responsibility so far as it may lawfully limit its liability for the consequences of the stop payment order. 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. For information on EFT stop payments, please refer to the Membership Disclosure Statement.

Overdraft and Line of Credit Protection: Travis Credit Union offers an overdraft protection plan for your checking account. Overdraft protection will help you avoid the inconvenience of returned items by allowing us to automatically transfer money from your TCU savings, credit card, or credit line if sufficient funds are not available in your checking account.

If you designate your savings account, the money will be taken in the lesser of \$100 or the available balance. However, federal regulations limit such transactions from your savings account to six (6) per month; which includes transfers by preauthorized, automatic, online, or telephone transfers. If sufficient funds are not available in the savings account, either because funds are on hold or not on deposit, or you have already made the six transfers permitted per month, the transaction may be returned unpaid.

If you designate your TCU line of credit or credit card and there are not sufficient funds available in your checking account to cover your transactions, these items will be considered as requests for a loan advance from the credit line designated by you. Advances will be posted from your loan account in \$100 increments and are covered by the appropriate loan agreement.

When more than one overdraft source accounts is authorized, the Credit Union will transfer funds from the designated lines of credit, credit cards, or savings accounts based on the priority selected. Funds

may be transferred from any account designated, whether held individually or jointly and regardless of which party caused the overdraft. If Social Security, SSI, veterans, or other government benefits are directly deposited into a share draft account or an account selected as an overdraft protection source, the accountholder may authorize the Credit Union to use such funds to cover overdrafts or payment of checks or ACH/electronic transfers, related overdraft, transactional or non-sufficient funds fees.

Standard Overdraft Practices: An overdraft occurs when you do not have enough available funds in your checking account and/or overdraft source to cover a transaction, but we pay it anyway. The Credit Union may pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Under our standard overdraft practices, we will charge you a fee each time you overdraw the available balance in your account.

Overdraft Practices for Everyday Debit Card Transactions – Your Right to Request Overdraft Coverage

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks, as described above.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below. Debit card overdraft coverage differs from other overdraft services we offer. See below if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

Overdraft Fees

- We will charge you a fee of \$5 each time we transfer funds to cover an overdraft.
- We will charge you a fee of \$29 each time we pay an overdraft.
- There is a six-per-day limit on charging the fee for overdrawing your account.
- The overdraft fee is not charged when you overdraw your available balance by \$5.00 or less.

How to Request Changes to Overdraft Coverage: You may change any designations made under this agreement at any time by notifying the Credit Union in writing, by calling (800) 877-8328 or by requesting the change in person at a branch office.

ACCESS ACCOUNT

Overview: The Access Account is a non-interest bearing account you can use to make deposits, withdrawals and pay bills. It is a checkless checking account, which means that you cannot write paper checks with this account. You can make payments with your debit card, through our Online Banking Bill Pay service, a wire transfer, or an Automated Clearing House transaction (ACH), and you can make withdrawals through an ATM or a TCU branch. You can also make deposits through direct deposit, mobile deposit, through an ATM or a TCU branch.

Features Available with the Access Account: The Access Account is designed to simplify your financial life. The many features of the Access account include free use of online banking, bill payment service, direct deposit and mobile banking, including mobile deposits and Access debit card. The Access Account also provides two free teller checks per month. The Access Account does not come with overdraft services, which means Travis Credit Union will not authorize or pay a transaction unless the account has sufficient collected funds at the time of the transaction.

Since this account does not include check writing privileges, do not order checks from third parties. If a check posts to your Access Account and there are insufficient funds to pay for the check, the check will be returned and the account will be subject to non-sufficient funds charges as described in the Travis Credit Union Fee Schedule. You may also incur additional fees from the merchant or other party you were trying to pay when the check is returned.

This account comes with a debit card that can be used to withdraw cash, make debit purchases, pay for gas and reserve hotel rooms or cars. Be aware that some merchants such as gas stations, restaurants, hotels and rental car agencies do not initially authorize the full amount of the purchase. This may cause the transaction to be force posted to the account even if there are insufficient funds when the full amount of the transaction posts to your account. Your account will not be charged a non-sufficient funds fee but may go into a negative status. You will be responsible for repaying any overdrawn amount.

Accounts with Zero Balances: If your Access Account has a zero balance for one complete statement cycle, the account will automatically be closed.

Accounts with No Monetary Transactions for 90 Days: If you do not have monthly direct deposit and make no monetary transactions for three complete statement cycles, your account will be closed and the funds will be transferred to your share savings account.

Statements: Periodic statements will be made available to you electronically on a monthly basis at no charge. Accounts with no activity will receive a quarterly statement. Electronic statements will be available for twenty-four (24) months from when we make the statement first available to you for viewing. Paper statements are not available. You can also view your transaction history at any time online when you log into Online Banking.

General Agreements

1. We will make payments on available funds in your Access account when signed by any person authorized on your Account Agreement.
2. Withdrawals can also be made through Call-24 telephone audio response, with a credit union debit card at designated ATMs or authorized point-of-sale (POS) terminals, or with a debit at any designated ATMs, POS terminals or any VISA authorized merchant. The available balance is the amount of funds for immediate withdrawal or use. Items deposited to your account and pending or preauthorized transactions may affect your available balance.
3. The Access Account is a specialized account type which allows electronic access and transaction authority. Any account activity which is inconsistent with the terms of this agreement may result in the account being converted into a regular checking account. The Access Account does not offer Overdraft Protection or Courtesy Pay. Debit, ATM and ACH transactions will be declined if you do not have sufficient funds in your account to cover them. This account does not include check writing, stop payment for paper checks, or overdraft protection privileges. If you choose to utilize these services, you must request to be converted to a regular checking account.

MONEY MARKET ACCOUNT DISCLOSURE

Terms and Conditions: The following terms and conditions governing your Money Market Account constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union").

When opening a Money Market account, you must select one of the types of Money Market accounts shown on the Money Market rate table: The Flexible Money Market, Sterling Money Market, the Premiere Money Market, the Premiere Plus Money Market or the Jumbo Money Market. Each account type has specific minimum balance requirements to open and to earn the posted dividend rates. If your balances increase and would meet the requirements of any other higher account level, the credit union does not automatically convert you to that account type. Likewise, if your balance decreases below the

minimum requirements but would meet the requirements of a lower account level, the credit union does not automatically convert you to that account type. You must make the request and initiate the change with the credit union. Upon receipt of your request, the account can be converted. However, the higher dividend rates and balance requirements are not retroactive, but are effective from the date of conversion.

Flexible MMA: The Flexible MMA has a wider range of balance tiers with specific rates. As with the other money market accounts the end-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, if your end-of day balance is \$7,000, you would earn the dividend rate for the \$0 to \$7,499.99 balance range for that day on the entire balance, and if next day your end-of day balance is \$26,000, you would earn the dividend rate for the \$25,000 to \$49,999.99 balance range for that day on the entire balance.

Point of Access: You can access your Money Market Account by check, Call-24, Online Banking, mail, any TCU ATM and in person.

Use of Checks: You may want to use checks to access your Money Market Account. A maximum of 40 checks may be ordered at any given time. There are federal restrictions on use of checks. See Transaction Limitations below.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of check, draft or similar order, a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any month, your account will be subject to an excessive transaction fee of \$15 per month.

If there are continuous excessive transactions in violation of the limits stated above, the Credit Union is required to close your money market account and move the balance to another type of account that allows for more transactions without penalty.

Money market accounts do not have overdraft protection nor can the money market account be used as an overdraft protection source for your checking account.

Money Market account may not be accessed through any Point of Sale Terminal.

General Agreements: If your Flexible MMA balance is below \$100 for 90 consecutive days, the account will be closed and the balance transferred to your share account.

Stop Payments: Provided such request is timely so that we have a reasonable opportunity to act upon it and you have described the item or account with reasonable certainty, you can place a stop payment on any check drawn on your account before the check has been cleared for payment by notifying us. At your request and risk, the Credit Union will accept a stop payment order. If you notify us orally, you must follow up with a written request. If we do not receive the written request within 14 calendar days of the oral notification, the stop payment will lapse. To stop payment, complete a stop payment order form at a branch or mail a written, signed request. In order for us to effectively stop payment on a check, our computer system requires absolute accuracy. A discrepancy in any information could void the order. We need to know: (1) Your account number, (2) The exact amount, (3) check number(s), if applicable, (4) The name of the person who signed the check and (5) the name of the party to whom the check was made payable. A stop payment will not go into effect until the Credit Union verifies that the check or debit is still unpaid. The order remains in effect for one year and may be renewed for a fee at the end of that period. You may write the Credit Union to cancel a stop payment order at any time. The Credit Union will not accept responsibility so far as it may lawfully limit its liability for the consequences of the stop payment order. 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. For information on EFT stop payments, please refer to the Membership Disclosure Statement.

CERTIFICATE ACCOUNT DISCLOSURE

This disclosure supplements your Certificate Account Receipt. Specific terms of your account(s) are included in your receipt documenting the opening of your account(s). Please note that we call our dividend-bearing term share accounts "Certificate Accounts." Your periodic statement will give you current status such as dividends earned. Please keep all these documents together for your records.

Renewal Policy: A renewal notice will be sent to your address of record thirty days in advance of the maturity date. Unless we receive notification from you before the end of the grace period, your Certificate Account will automatically renew on the maturity date for a new term that will be the same as the original term with the dividend rate adjusted at each automatic renewal to the dividend rate being paid by the Credit Union on that date for Certificate Accounts with similar terms and balances. Please note, however, dividend rates and yields may not yet have been determined, but will be determined on the date of maturity. Please call (800) 877-8328 or (707) 449-4000 during normal business hours to obtain the rate(s) applicable on the maturity date of your Certificate Account.

Promotional Certificates: Promotional certificates will automatically renew on the maturity date at the nearest available standard term and dividend rate. For example, an 11-month promotional certificate will renew for the term and corresponding dividend rate of a 12-month certificate account. If the promotional certificate is for a term of less than 6 months, it will automatically renew on the maturity date at the 6-month term and dividend rate.

Bump-Up Certificates

The Bump-Up Certificate allows an opportunity to request a one-time increase to the dividend rate over the term of the certificate to the standard certificate dividend rate at the same term. An increase in the dividend rate does not extend the maturity date. Bump-Up certificates will automatically renew on the maturity date at the nearest available standard term and dividend rate. Upon maturity, your certificate will renew according to the above renewal policy as a standard certificate account and will no longer include the Bump-Up rate feature.

Terms No Longer Offered: Some certificate account products may be discontinued from time to time. A renewal notice will be sent to your address of record thirty days in advance of the maturity date. This notice will advise you if the maturing certificate is for a term that will no longer be offered. If you do not advise us of your decision regarding the certificate and what term you elect, the certificate will automatically renew on the maturity date at the nearest available term and dividend rate, not to exceed the term of the original certificate. For example; a 7-month certificate might renew for the term and corresponding dividend rate of a 6-month certificate account.

Grace Period: You have six (6) calendar days after the maturity date to withdraw funds without incurring an early withdrawal penalty or to change the terms of your Certificate Account. However, your Certificate Account will not automatically renew if you withdraw the funds in your Certificate Account after a maturity date and within the six (6) calendar day grace period. If you do withdraw funds during the grace period, Certificate Account dividends will not be paid on those funds after maturity date.

Transaction Limitations: You cannot make additional deposits to certificate accounts during their term (other than credited dividends, if this election is made at the time the account is opened). You cannot make withdrawals from certificate accounts without penalties with the exception of withdrawals that occur on, or within six days after the maturity date. The minimum withdrawal amount is \$500.

Certificate Laddering: A minimum of \$50,000 is required to establish a Certificate Laddering Investment and receive the bonus rate at opening. Five certificates for a minimum of \$10,000 each will be established. (A \$10,000 one-year certificate, a \$10,000 two-year certificate and so on until the last \$10,000 certificate is for a five-year term. As each year's certificate matures, it will automatically renew for five-years, unless you notify us otherwise. This Certificate Laddering Strategy assumes that as each

certificate matures it is re-invested for a five-year term, with the dividend rate and APY associated with a five-year Standard Certificate Account at that time. You may, however, withdraw the funds upon maturity and not have it be re-invested or notify us if you wish to elect a different term.

Early Withdrawal Penalty: Penalties are deducted whether or not the dividend has been earned, and may result in a reduction in the principal balance. The penalty will also result in a lower APY.

Standard Penalty: For terms of 182 days to 12 months the Standard Penalty will be an amount equal to 90 days dividends on the amount withdrawn, whether earned or not. For terms of 12 months or more the Standard Penalty will be an amount equal to 180 days dividends on the amount withdrawn, whether earned or not.

Replacement Cost Penalty: In a rising rate environment, the Replacement Cost Penalty method may be used. The Replacement Cost Penalty is calculated using the Standard Penalty method described above applied against a dividend rate variance. The dividend rate variance is the difference between the rate currently being paid on your certificate account, and the rate we would pay on a new certificate with the same term. If, on the date of withdrawal, the rate we would pay on a new certificate is less than the rate on your original certificate, or we do not offer the term of your current certificate, then the Standard Penalty will apply.

Waiver of Penalties: The penalties will be waived if the withdrawal is made: (a) after the death of the member-owner of the Share Certificate; (b) for any other reason which the law establishes as a valid condition for the waiver of an early withdrawal penalty, (c) on the basis of a required minimum distribution of an IRA recognized by federal law; (d) as an incident of the liquidation of the Credit Union; or, (e) after the failure of the Credit Union to pay a dividend within 10 days after the agreed date.

FUNDS AVAILABILITY

Your Ability to Withdraw: Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are 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 at a branch before closing time 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 this time 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 of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

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

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.

- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day 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 day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first 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 will 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 will 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.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit which are returned to us unpaid and for any other problems involving your deposit.

Drop Box / External Depository: The Lobby Drop Boxes and External Depositories are opened and deposits removed every business day which we are open. Not all branches have the same business hours. Therefore, Drop Box or External Depository deposits made after the time specified on the drop box or depository will not be considered received until the next business day.

Proprietary ATMS: All ATMs which we own and operate are identified as our machines and display Travis Credit Union's logo. Funds from deposits made at any of our ATMs are subject to verification, may not be available for immediate withdrawal, but will generally be available for withdrawal two business days following the date of deposit. If you make a deposit after 3:00 p.m. at an ATM on a business day, we may consider that the deposit was made on the next business day. Longer delays may apply. However, at least \$200 from each day's total deposit(s) will be available on the business day following the date of deposit. You will be notified if a longer hold is placed and when those funds will be available for your use.

Non-proprietary ATMS: Deposits can also be made at certain Non-Travis ATMs displaying the "CO-OP" or "STAR DEPOSIT" symbols. These ATMs are not owned nor operated by Travis Credit Union. Funds from deposits made at any of these ATMs are also subject to verification, may not be available for immediate withdrawal, but will generally be available for withdrawal five business days following the date of deposit. Longer delays may apply. However, at least \$200 from each day's total deposit(s) will be available on the business day following the date of deposit. You will be notified if a longer hold is placed and when those funds will be available for your use.

Mobile Deposit Checks: The availability of funds from check images deposited to your Travis Credit Union account using a mobile device are not governed by this disclosure. Please refer to the TCU Mobile Deposit Capture User Agreement for funds availability of check images deposited using a mobile device.

Items Accepted for Collection: The Credit Union reserves the right to refuse any item submitted for deposit. We will, at the member's request, accept for collection certain items such as insurance drafts, checks drawn on foreign financial institutions, or checks with special instructions. This means that we will mail these checks directly to the paying financial institution for payment and upon receipt of

payment, will credit your account. When these checks will be paid is strictly up to the discretion of the paying financial institution. There may be a fee assessed for this service.

ATM AND DEBIT CARD GENERAL AGREEMENTS

You may request an ATM Card or Debit Card to access your account remotely. Below is the cardholder agreement which applies to both ATM and Debit cards.

Cardholder Agreement: Debit Card and ATM Card Cardholders Hereby Agree:

- To abide by the rules as established by Travis Credit Union relating to use of the Debit Card or ATM Card (the Card). These rules are binding upon you as a cardholder.
- That the credit union may follow all instructions given by you for a purchase transaction or for an ATM transaction.
- That the Card is the property of the credit union and will be surrendered immediately to the credit union upon request.
- That your Personal Identification Number (PIN) is your security. This PIN is known only by you; is confidential and should not be disclosed to third parties or recorded on the card.
- That as a safeguard against unauthorized use of your Card at an ATM, the ATM will not operate (and your card will be captured by the ATM) if your PIN is incorrectly entered three (3) times in a row. Should this happen please contact the credit union during normal business hours.
- If sufficient funds are not available in your account for the amount obtained at an ATM or for a purchase, and your account balance becomes overdrawn, the credit union reserves the right to offset the amount of insufficient funds with your funds from any of your other accounts at Travis Credit Union. If the account is held jointly, use of the singular implies the plural.
- That your use of the Card when you do not have the available funds in your specified account(s) and overdraft credit is unavailable can result in the immediate cancellation of your Card without prior notice. You must immediately deposit funds for any transaction that resulted in a negative balance in your account(s).
- If you make an invalid ATM deposit, such as an empty envelope or a check drawn on the same account you are depositing into, you will be charged a significant empty envelope or invalid deposit fee and also risk losing ATM privileges and possibly your account. Please refer to the Fee Schedule for the current fees.
- That the credit union may change the terms and conditions of this disclosure by mailing written notice of the change to your address as it appears on our records at least 21 calendar days before such change is to become effective. However, prior notice need not be given where an immediate change in terms is necessary to maintain the security of your account.
- That the credit union may cancel your Card at any time without notice.
- Any person who applied for the Card, or signs the card, is equally obligated (jointly and severally) with any other such person to meet the terms of this agreement.
- If you remove your name from a joint account on which a Card was issued, you are still obligated for any transaction that took place prior to you removing your name.
- You are also obligated to repay any charges resulting from the use of the card by another person with your express or implied permission whether or not the person stays within the limits of use set by you. The credit union will not be liable for withdrawals made by family members.
- Any persons who use the card are also obligated to repay the credit union for all such charges incurred because of their use of the card.
- You remain bound to pay for charges under this Agreement even though another person has been directed to pay the debt by agreement or court order such as a divorce decree.
- You give your consent to the Credit Union to release any information regarding your card and/or card account to any local, state, and/or federal law enforcement agency so that the information

can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving your card and/or card account.

Establishing Your Personal Identification Number (PIN): Once a Card application has been approved, you may select your own PIN at any of our offices or we will mail to you a randomly selected PIN.

The Credit Union maintains no record of your PIN.

A PIN can be changed by bringing the Card to any branch office during normal business hours for re-encoding.

The PIN must be used, together with your Card, to conduct transactions at ATMs and Point of Sale (POS) terminals.

Automated Teller Machines (ATMs): You may access your account with your Card at any of Travis Credit Union's ATMs which are generally available for your use seven (7) days a week, twenty-four (24) hours a day. Please understand that an ATM, like any machine, must periodically be shut down for routine maintenance, inspection and repair.

For your convenience, you may also access your account for cash worldwide at any machines displaying any of the symbols pictured on the reverse of your card.

Using Your Card: If you are using your Card at a Travis Credit Union ATM, you can:

- Make deposits to your checking, savings and money market accounts.
- Make Travis Credit Union loan payments.
- Transfer funds between your accounts at Travis Credit Union.
- Withdraw cash from your checking, savings and money market accounts.
- Check your account balance.

All ATMs that we own and operate are identified as our machines and display Travis Credit Union's logo. If you are using an ATM that is not owned or operated by Travis Credit Union, you can:

- Transfer funds between accounts at Travis Credit Union.
- Withdraw cash from your checking and savings. You may withdraw up to your limit (some limitations may apply) per calendar day. Minimum withdrawals are subject to machine limitations.
- Check your account balance.
- Make a deposit at any ATM displaying the CO-OP Network® or STAR DEPOSIT® symbols.

Availability of Funds: If you make a deposit after 8:00 p.m. at an ATM on a business day, we will consider that the deposit was made on the next business day; if you make a deposit on Saturday, Sunday or a legal holiday, we will consider that the deposit was made on the next business day. For purposes of availability of funds, business days are every day except Saturdays, Sundays and federal holidays.

Funds from deposits made at any ATM are subject to verification and may not be available for immediate withdrawal. Please see our Funds Availability Disclosure Brochure for details.

Charges: There is no charge to use your Card at an ATM owned and operated by Travis Credit Union or another credit union's ATM that reflects the CO-OP Network® symbol. Please refer to the current Fee Schedule for overdraft charges and for our charges for ATMs not owned by Travis Credit Union or non-CO-OP Network® ATMs. For a complete list of CO-OP Network® ATM locations, please visit www.co-opnetwork.org.

When you use an ATM not owned by us or a non-CO-OP Network® ATM, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. In addition, there may be a special charge for certain transactions performed at a Point of Sale (POS) terminal or merchant. These charges are from the vendor or financial institution used and are not charges of Travis Credit Union.

Limitations on Frequency and Amount of Transfer

- **ATM Withdrawals** - Cash withdrawals from any ATM can be made as often as you like. Provided there are sufficient funds in your account, you may withdraw up to your daily limit per calendar day. (Minimum withdrawal subject to machine limitations).
- **Point-of-Sale** - Point-of-Sale withdrawals from a Checking Account may be subject to limitations. If you only have a Savings Account linked to your ATM Card, your card cannot be used to make Point-of-Sale purchases.
- **Overdraft** - Overdrawn ATM Card withdrawals from a Checking Account will be covered if your previously elected overdraft source contains sufficient funds or an ample available credit limit.
- **Deposits** - Deposits and payments made at a Travis Credit Union ATM will be credited subject to verification upon opening the ATM and the Credit Union's actual collection of any non-cash item.

Your Liability for Unauthorized Use: Tell us AT ONCE if you believe that your Card or PIN has been lost or stolen, or your account has been charged for an amount that you did not authorize. Telephoning the Credit Union is the best way to limit your possible losses (please refer to "How to Contact Us" in this disclosure). You could lose all the money in your account plus your maximum overdraft line of credit.

If you believe that your Card or PIN has been lost or stolen or that your account has been charged for an amount you did not authorize, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50, if someone used your Check Card and PIN without your permission.

However, if you DO NOT tell us within two (2) business days after you learn of the unauthorized transfer or of the loss or the theft of your Card and/or PIN, and we could have prevented further unauthorized transfers or we could have stopped someone from using your Card and/or PIN without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get any money you lost after sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may, at our sole discretion extend the time periods. Any person, who is permitted by you, either by express or implied permission, to use your card would be able to withdraw all of the money in your account. We refer to such persons as authorized users, and you agree that all authorized users may withdraw funds from your accounts with your Card.

You are obligated to repay any charges resulting from the use of the Card by authorized users, whether or not the person stays within any limits of use set by you.

In Case of Errors or Questions: Call or write us at the telephone numbers and address listed in the "HOW TO CONTACT US" section of this disclosure, as soon as you can, if you think that your statement or receipt is wrong or you need more information about an ATM transaction, transfer or purchase listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You will need to tell us:

1. Your name and account number.
2. A description of the error you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. 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.

We will determine whether an error has occurred within ten (10) business days after we hear from you and will correct any error promptly. If we 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 (20 business days if your account has been open for 30 days or less) 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 the error concerns an electronic funds transfer that is (1) a foreign-initiated transaction, (2) a point-of-sale debit card transaction, or (3) a transaction occurring within 30 days after the first deposit is made to a new account, a 90-day investigation period will apply. 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 you need more information about our error resolution procedures, call or write us at the telephone numbers and address listed in the "HOW TO CONTACT US" section of this disclosure.

Our Liability: Travis Credit Union shall be held liable to the member for all damages caused in the case of a failure on our part. However, if the action or failure to act was not intentional and resulted from a good faith error, even though we maintain procedures reasonably adapted to prevent such error, we shall be liable for only actual damages proved.

Travis Credit Union's liability may arise if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you. We could be liable for your losses or damages.

There are some exceptions to the extent of Travis Credit Union's liability. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to complete the electronic transaction and the transaction would exceed the credit limit of your personal line of credit, if you have one, or the available balance in another account, which had been previously designated as an overdraft source.
- If the funds in your account are subject to legal process or other encumbrances restricting such transfer.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire, flood, earthquake, labor disputes, power or computer failure) prevent the electronic transaction from being completed, despite reasonable precautions that we have taken.
- If our failure to complete the transaction is done to protect the security of your account.
- If there are other lawful exceptions established by the Credit Union and you are given proper advance notice of them.
- In no event will the Credit Union be liable for consequential indirect costs or damages.

The credit union will carry out instructions given to the ATM or to us by written direction to implement a pre-authorized transfer. We will not incur liability for doing so in a reasonable manner. You agree to indemnify and hold the credit union harmless from all cost, claims, damage, or liability which it sustains as a result of carrying out instructions received through an ATM from the cardholder in a reasonable manner.

Termination: The credit union reserves the right to discontinue Check Card services at any time, without prior notice, subject to applicable laws and regulations. You may terminate your agreement(s) with the credit union at any time by giving prior notice or by terminating your membership.

Collection Expenses: If the credit union has to file a lawsuit and obtains judgment to collect what you owe us, you agree to pay the credit union's expenses, including attorneys' fees, as may be determined by the court.

Documentation: All Check Card transactions will be reported with your regular account activity on a statement mailed to your address of record. For this reason, always keep the credit union informed if your mailing address changes. You will have the option to receive a receipt each time you use your card. Always compare the receipt against your account record and statement.

Account Information Disclosure: We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary to complete the transfers.
- In order to verify the existence or condition of your account for a third party, such as a credit bureau.
- In order to comply with government agencies or court orders.
- If you give us your written permission.

Please refer to our Privacy Policy.

Protecting Your Privacy, Your Card and Your PIN: Cards are convenient and make it much easier to get cash from your account or purchase services or goods. Unfortunately they also leave us more vulnerable to fraud, ID theft and other crimes. Following a few simple tips may help to protect you.

- Memorize your PIN. Don't write it on your card or anything you carry in your wallet or purse. If your purse is stolen the thief would have both your card and PIN.
- When you choose a PIN, don't pick something obvious. Don't make it easy for the thief. For example, if your first name is "John" or "Jane," don't use this as a PIN. Thieves may try your name, spouses' names and even children's and pets' names.
- Protect your card just as you do your checkbook and credit cards.
- Don't share your card or your PIN. You are responsible for all activity on your account.
- Be sure to take your card and any receipts from the ATM when you're finished. Don't throw away anything with account information at or near the ATM.
- Make sure your ATM receipts and any merchant receipts match the transactions on your monthly statement. Let us know if you have any unverified transactions.
- Beware of "official" scams. No Travis Credit Union employee will ever ask you for your PIN, or to withdraw funds from an ATM for any reason. If someone from Travis Credit Union calls you on the telephone, ask for their extension and then call them back. Use our toll-free number 1 (800) 877-8328. This will ensure that they represent Travis Credit Union.
- Never give out personal information over the telephone or on the Internet unless you initiated the call or connection.

Keep Safe at ATMs. Follow these safety tips every time you use an ATM:

- Scan the area. Be watchful, especially at night. If you notice a suspicious person or your intuition tells you it is not safe, leave the area immediately. If you are in the middle of a transaction, cancel it and leave the area. Report any suspicious activity to the Credit Union and/or local law enforcement agencies.

- If you use an ATM after dark, try to have someone with you. Always make sure the ATM and parking lot are well lighted.
- Be prepared when approaching an ATM. Have your card and completed deposit forms ready to speed up the transaction.
- Stand directly in front of the ATM to keep others from seeing your PIN.
- If you're making a withdrawal, don't count your cash until you're safely inside your locked car or in a secure area.
- When using a drive-up ATM, pull up as close as possible to the machine and be sure your vehicle doors are locked and windows closed. Lower the driver's window only to complete the transaction.
- Take your receipts with you.
- If someone else is using the ATM, stay back a safe distance to allow privacy.

Overdraft Practices for Everyday Debit Card Transactions – Your Right to Request Overdraft Coverage:

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks, as described in the Overdraft Protection Application and Agreement.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described in the Overdraft Protection Application and Agreement. Debit card overdraft coverage differs from other overdraft services we offer. Refer to the Overdraft Protection Application and Agreement in the Checking Account section of this agreement if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

ATM CARD AGREEMENT AND DISCLOSURE

The following terms and conditions governing your ATM Card (the "Card") constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union"). Your acceptance, retention, or use of the Travis Credit Union ATM Card constitutes an agreement between you and the Credit Union. You continue to be bound for all transactions resulting from the use of the card until you give the Credit Union written notice of termination of the account and return the card to the Credit Union.

Eligibility Requirements: To be eligible to apply for ATM Card services, you must:

1. Establish a Share Draft Account.
2. Be at least eighteen (18) years of age. (An ATM card may be issued to a minor under 18 years of age if the minor has a valid ID and a parent or guardian has signed authorizing the issuance of the card and affirming that they take full responsibility and assume any liability for use of the card by the minor.)
3. Be a member in good standing with the Credit Union.
4. Agree to authorize the Credit Union to obtain a credit report to verify your satisfactory previous checking account and credit history, and determine your eligibility for this service through a national source of the Credit Union's choice.
5. Qualify for the assigned cash withdrawal limit pre-designated for the requested card.

Using Your ATM Card: You may also use your ATM Card (if linked to a checking account) to pay for purchases at places that have agreed to accept ATM cards (Point-of-Sale Transactions). If you only have a Prime Share Savings Account linked to your ATM Card, your card cannot be used to make Point-of-Sale (POS) purchases.

DEBIT CARD AGREEMENT AND DISCLOSURE

The following terms and conditions governing your Debit Card (the “Card”) constitute a mutually protective service agreement between you and Travis Credit Union (the “credit union”). Your acceptance, retention, or use of the Travis Credit Union Check Card constitutes an agreement between you and the credit union. You continue to be bound for all transactions resulting from the use of the card until you give the credit union written notice of termination of the account and return the card to the credit union.

Eligibility Requirements: To be eligible to apply for Check Card services, you must:

- Establish a Share Draft Account.
- Be at least eighteen (18) years of age.
- Be a member in good standing with the Credit Union.
- Agree to authorize the Credit Union to obtain a credit report to verify your satisfactory previous checking account and credit history, and determine your eligibility for this service through a national source of the Credit Union's choice.
- Qualify for the assigned cash withdrawal limit pre-designated for the requested card.

Using Your Debit Card: You may use your Debit Card to pay for purchases at places that have agreed to accept Check Card Point-of-Sale Transaction (POS) purchases or at any merchant that honors Visa Debit Card transactions.

Foreign Transactions: Purchases and other VISA® transactions made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by Visa® for the processing cycle in which the transaction is processed.

In addition to the conversion rate selected by Visa®, a separate VISA® International Service Assessment Fee of 1% is charged to the credit union and will also appear on your statement.

The currency conversion rate used by Visa® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The credit union has no control over the conversion rate.

Non-Visa PINless Transactions: Travis Credit Union offers Visa® debit cards which allow members to use their debit cards wherever Visa cards are accepted. Transactions processed through the Visa network are provided protection under Visas Zero Liability program, a guarantee that you won't be held responsible for fraudulent charges made with your card. However, a new form of payment has emerged that does not fall under the Zero Liability policy because these transactions are not processed by Visa. These types of transactions are referred to as non-Visa PINless debit transactions. An example of a non-Visa debit transaction is an on-line transaction which uses your TCU Visa card number and offers the option of credit or debit. If debit is selected for this type of on-line purchase/payment it will not ask for your PIN (Personal Identification Number) and funds will be deducted directly from your checking account. However the purchase/payment will not be conducted within the Visa system and therefore does not fall under the Zero Liability policy.

Travis Credit Union permits non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your Travis Credit Union debit card through non-Visa networks such as the CO-OP Network®, STAR Network®, PLUS Network® and the Armed Forces Financial Network®. Below are examples which distinguish between Visa debit and non-Visa debit transactions:

- To initiate a Visa debit transaction at the point of sale the cardholder selects credit, signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal, or for certain recurring online bill payment transactions provides the account number after indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the Zero Liability protection benefit. Provisions of the Travis Credit Union debit cardholder agreement relating to Visa transactions are inapplicable to non-Visa transactions. Please contact Travis Credit Union for additional information.

ELECTRONIC FUNDS TRANSFERS

Other Agreements Provided or Available to You: Please refer to our separate ATM Card or Check Card Agreement and Disclosure and the Bill Pay Service Agreement. These documents are available at each branch and also on our Web site, www.traviscu.org under disclosures.

Electronic Presentment and Payment of Checks: In some cases when you write a check to a merchant in payment of goods or services the merchant may present that check electronically for payment instead of sending us the paper check. Also, if your check is returned unpaid to a merchant due to non-sufficient funds, the merchant may re-present the check to us electronically. Generally, merchants who make use of electronic presentment of checks will inform you of their intention to do so at the time you give them your check. When we receive these items in electronic form, we will debit them against your account the same as if we had received the actual paper check. When you provide information on your personal check (such as the MICR encoded routing, account and serial numbers) to a merchant or other payee, regardless of whether the check is blank, partially completed, or fully completed and signed, and regardless of whether the check is presented in person or mailed to the merchant or other payee or sent to a lockbox or whether the check is retained by the merchant or other payee or returned to you, if the information from that check is converted to an electronic funds transfer (or "EFT") to debit the funds from your account, that electronic fund transfer is covered under the provisions and protections of the Electronic Fund Transfers Act. Check re-presentments (such as checks returned NSF and subsequently re-presented for payment) wherein the original check was processed in paper form are NOT covered under the Electronic Fund Transfers Act.

Preauthorized Automated Clearing House (ACH) Transactions: Please contact your branch or call us before setting up any direct deposits. Direct deposits will reject without the proper coding. Our telephone numbers are listed at the end of this disclosure.

Preauthorized Credits: If you have arranged to have direct deposits made to an account at least every sixty days from the same person or company, you may telephone Call-24 Phone Banking or our Member Service Center to find out whether or not the deposit has been credited to your account. The telephone numbers are listed at the end of this disclosure. The information also appears on your monthly statement. You can also check your account at any time through Mobile Banking or Online Banking at www.traviscu.org.

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

Notice Disclosure: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of

the receipt of payments in the periodic statements we provide to you and make such information available to you through Mobile and Online Banking.

Choice of Law Regarding ACH payments: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses 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 California as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Preauthorized Debits (Outgoing Payments): If you have arranged to have your account charged annually, quarterly or monthly by the same person or company, you may telephone Call-24 Phone Banking or our Member Service Center to find out whether or not the withdrawal or charge has been deducted from your account. The telephone numbers are listed at the end of this disclosure. The information also appears on your monthly statement. You can also check your account at any time through Mobile and Online Banking at www.traviscu.org.

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

Right to Stop Payment: If you have arranged in advance to have preauthorized payments made from your account, you can have these payments stopped. Contact your branch or call the Member Service Center at least three (3) business days before the payment is scheduled to be debited from your account. If you call, you will be required to provide written confirmation of your oral request. If written confirmation is not received by the Credit Union within 14 days after you call, the "oral" stop payment request will be cancelled and the Credit Union will not stop payment on debits received after the 14th day. A stop payment fee will be charged to your account according to the Fee Schedule. We suggest that you notify the designated payee of the stop payment.

Domestic Wire Transfers

Travis Credit Union sends domestic wire transfers through the Federal Reserve Bank's (FRB's) FedWire system. Because of this, the transfers are subject to the FRB's Regulation J. If you provide us with a name and a routing number for a financial institution to receive the transfer, in the case of error, the routing number controls the transfer. If you give us a name and an account number of the person or entity to receive the transfer, in the case of error, the account number controls the transaction.

Each wire transfer request is irrevocable and there is a non-refundable fee for each wire transfer. The sole obligation of the Credit Union is to exercise ordinary care in processing the wire transfer and is released from responsibility for any inaccuracy, interruption or delay in transmission beyond its control. The Credit Union is authorized to use any means it may consider suitable for the transmission of funds.

We will perform the following security procedures before making the transfer: 1) Check at least one piece of picture identification of the person signing the request to ensure that their name is the same as the name on the identification and/or, 2) when warranted, verify at least one or more items of information known to us from member records. The credit union is under no obligation to confirm in any other way the identity of the person making the request.

These security procedures are to ensure that the request was properly authorized. You agree to be bound by your request when authorized by you or if the credit union has accepted it in good faith and in compliance with these security procedures. Any action in addition to these security procedures in an

attempt to determine proper authorization, will not become part of the security procedures and we will not be held liable for omitting these same actions with respect to any future requests.

Domestic Wires may be sent Monday through Friday (except holidays) 8:30am-2:30pm. Wires submitted after these hours may be accepted but will be processed the next business day.

The wire transfer request can be delayed or not processed if; 1) you do not have sufficient available funds in my account to cover the request, 2) the financial institution to receive the transfer, or through which the transfer is to be made, is not acceptable to the Federal Reserve System, an intermediary institution or the credit union, or 3) the transfer would cause us to violate a law, court order, regulation or a government guideline or program. If the transfer cannot be made or is significantly delayed, we will attempt to notify you.

At the time the wire transfer request is accepted by us, your account will be debited for the amount of the transfer and for the transfer fee. Please refer to the Fee Schedule.

The Wire Transfer Request will be confirmed on your statement of account. If you learn of any error in the transfer, immediately notify us in writing at: Travis Credit Union, ATTN: VP Operations, 1 Travis Way, Vacaville, California 95687 or by telephone at (800) 877-8328. In no case may such notice be made more than 14 days after first confirmation of the request. If the request is made in error and Travis Credit Union suffers a loss because you failed to notify us within this 14 day period, you will reimburse the Credit Union for such loss.

We will be responsible for making the transfer as provided in this agreement and the only representations and warranties are in this agreement. We cannot be responsible for the errors, actions, or failure to act of any other person or entity used to make the transfer or to transmit information, such as other financial institutions, government entities or carriers of communication. These persons and entities are not agents of Travis Credit Union.

We cannot be held responsible for any liability, loss or delay in making the transfer caused by events beyond the our control, such as fires, earthquakes, power surges or failures, communication failures, wars, riots, acts of government, legal constraints. We will not be liable to you or your agent for any special, consequential, indirect or punitive damages even if a claim is based on tort or contract or it was known that these types of damages were likely. If it is determined that the credit union was liable, we will provide interest on the funds based on the Prime Share Account dividend rate in effect at the time for the period of the delay.

Documentation: All of your electronic funds transfers will be recorded on your regular periodic statement.

In Case of Errors or Questions: Call or write us at the telephone numbers and address listed in the “How to Contact Us” section at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after you learn of the error. You will need to tell us:

1. Your name and account number.
2. Why you believe there is an error, and the dollar amount involved.
3. Approximately when the error took place.

If you tell us orally, we may require that you send us your dispute or question in writing within 10 business days.

We will determine whether an error has occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your dispute or question. If we decide to do this, we will credit your account within 10 business days (20 business days if your account has been open for 30 days or less) for the amount you think is in error. If the error concerns an electronic funds transfer that is (1) a foreign-initiated transaction, (2) a point-of-sale transaction, or (3) a transaction occurring within the first 30 days after deposit to a new account, a 90-day investigation period in place of 45 days will apply. If we ask you to put your dispute 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.

Our Liability: Travis Credit Union shall be held liable to the member for all damages caused in the case of a failure on our part. However, if the action or failure to act was not intentional and resulted from a good faith error, even though we maintain procedures reasonably adapted to prevent such error, we shall be liable for only actual damages proved.

Travis Credit Union's liability may arise:

1. If we do not make an electronic funds transfer, in accordance with our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - a. If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - b. If the funds in your account are subject to legal process or other encumbrances restricting such transfer.
2. If we failed to stop payment of a preauthorized transfer from an account when instructed to do so in accordance with the terms and conditions of the account.

Travis Credit Union shall not be liable if our action or failure resulted from a natural disaster or circumstances beyond our control, in which we exercised reasonable care to prevent, or a technical malfunction known to the member at the time he/she attempted to make an electronic funds transfer.

Your Liability for Unauthorized Transfers: Tell us at once if you believe that someone has transferred or may transfer money from your account without your permission or that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of minimizing your possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit). If you inform us within 2 business days after you learn of the loss, you can lose no more than \$50 if someone performs these transactions without your permission. Call us at the telephone numbers listed in the "How to Contact Us" section at the end of this disclosure.

If you do not tell us within 2 business days after you learn of the loss, and we can prove we could have stopped someone from performing these transactions without your permission if you had told us, you can lose as much as \$500.

Also, if your statement shows a transfer that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money without your permission if you had told us in time. If a good reason kept you from telling us, we will extend the time periods.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make:

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

Please refer to our Privacy Policy

Change in Terms

The Credit Union reserves the right to change the terms and conditions of your account at any time. A notice of any changes that would affect your account will be mailed to you 21 calendar days in advance of the effective date of change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of the system and/or accounts.

ELECTRONIC COMMUNICATIONS DISCLOSURE

Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly - It contains important information about your legal rights. This eCommunications Disclosure covers all of your accounts, products, and services with Travis Credit Union ("TCU"), either currently or in the future, through Online Banking (whether accessed through a personal computer or mobile device, sometimes referred to as "Mobile Banking"), our website, or other electronic means. This includes, but is not limited to, the following account, product, and service types: share deposit accounts, credit card, loan, and other services. The words "I", "you" and "your" mean each account holder, product owner and/or service user identified on an account, product or service.

Your Legal Rights: TCU is required to provide certain communication to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since certain of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must consent to this eCommunications Disclosure in order to use these services. At times, we may still send you paper communications, but as a basic proposition we need to know that you are willing to receive communications electronically that we may otherwise be required to provide on paper and that you have the hardware and software needed to access to this information.

Types of Electronic Communications You Will Receive: You understand and agree that we may provide to you in electronic format only, by posting the information in Online Banking where you access your accounts, through e-mail (if applicable and if you have provided a valid e-mail address), or other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our website or our other electronic services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you (collectively, "Communications"). Such Communications may include, but are not limited to:

- This eCommunications Disclosure and any updates;
- The Online Banking Service Agreement, other service or user agreements for access to our website or other electronic services, all updates to these agreements and all disclosures, notices and other communications regarding transactions you make through website or our other electronic services;

- Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by applicable federal or state laws and regulations;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an over limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- Our Privacy Policy and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements.

Account statements will be available to you for 12 months through Online Banking.

Setting Your Electronic Communications Preferences: After you consent to this eCommunications Disclosure, you will still be able to set your preferences to receive certain categories of Communications in electronic format. Setting your Communications preferences may not be available for all products, accounts or services. For more information on the availability of your electronic communications preference management options, please refer to the appropriate electronic communications preference page within Online Banking.

Types of Communications You Will Receive in Paper: This eCommunications Disclosure does not apply to any communications that we determine, in our sole discretion, that we are required to deliver in paper form under applicable law or that you should receive in paper rather than electronic form. Such communications shall be mailed to the primary address we show for you in our records or otherwise delivered as required by law or the governing agreement.

Hardware and Software Requirements: While you may be able to access and retain the Communications using other hardware and software, we currently support the following minimum requirements:

For Online Banking through a personal computer:

An operating system, such as:

- Windows 7, 8.1, 10.x
- Macintosh OS 10.x

Access to the Internet and a compatible Internet browser which supports HTML 5.0 and 128bit SSL encryption and Javascript, such as:

For PC using Windows 7, 8.1, 10.x

- Microsoft Internet Explorer 11.0 and higher

- Firefox 50 and higher
- Chrome 58 and higher

For Macintosh using OS 10.x

- Safari 10.1 and higher
- Firefox 50 and higher
- Chrome 58 and higher

For Online Banking through a mobile device (“Mobile Banking”):

A mobile device with a compatible operating system, such as:

- iOS 10 and higher
- Android OS 5.0 and higher
- Windows Phone 10 and higher;

and either:

- Access to the Internet using the default browsers included by your mobile device manufacturer; or
- The latest Travis Credit Union Mobile Banking App compatible with your device platform

Note: “Mobile Banking” refers to tablets, smartphones and cell phones that access Online Banking through Travis Credit Unions Mobile Banking Apps or through www.tcu.mobi

Most Communications provided within our website are provided either in HTML and/or PDF format. For Communications provided in PDF format, Adobe Reader 6.0 or later versions is required - A free copy of Adobe Reader may be obtained from the Adobe website at www.adobe.com.

In certain circumstances, some Communications may be provided by e-mail. You are responsible for providing us with a valid e-mail address to accept delivery of Communications. At our option, we may also post the emailed Communications within our website. In this situation, you agree that once we email the Communications to you and post them within our website, that we have delivered the Communications to you in a form that you can retain.

To print or download Communications you must have a printer accessible to your device or sufficient hard-drive or other storage space to store the Communications.

How to Withdraw Your Consent to this eCommunications Disclosure: Subject to applicable law, you may withdraw your consent to this eCommunications Disclosure by calling the Member Service Center at (707) 449-4000 or (800) 877-8328, or writing to us at Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696. You will not be charged a fee for withdrawal of your consent. Your consent shall remain in force until withdrawn in the manner provided in this section.

Obtaining Copies of Electronic Communications: You may print or make a copy of Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy - do this when you first review the Communications because after submission we do not necessarily keep them all in a place that you can access. Upon request, we will provide you with a paper copy of any Communications provided electronically by us to you pursuant to this eCommunications Disclosure, provided we receive your request within 12 months after the date the Communication was first made available to you electronically. You may request a paper copy of these Communications by calling us at the appropriate member service phone number for your account, product or service. We may charge fees for paper copies of the Communications.

Updating Your Contact Information: In the event that your e-mail address or other contact information is changed, you must notify us of such changes immediately through one of the following methods:

- For Online Banking, access the Account Profile page within Online Banking and click the appropriate links on the User Profile tab to update your contact information. Note: The Account Profile page is not available if you are accessing Online Banking through a mobile-optimized experience (e.g., Mobile Banking App or www.tcu.mobi). You will need to log in to Online Banking using a desktop browser to access this page.
- Call the Member Service Center at (707) 449-4000 or (800) 877-8328, or writing to us at Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696 and communicate the contact information changes.

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our website, available in Online Banking, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

Retain Copies for Your Records: We recommend that you print or download a copy of this eCommunications Disclosure, the applicable service agreement and all other Communications to retain for your permanent records.

ELECTRONIC SIGNATURE DISCLOSURE

From time to time, Travis Credit Union may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) personal account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the “I agree” button at the bottom of this document.

Requesting Paper Copies: At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the DocuSign system you will have the ability to download and print any documents we send to you through your DocuSign personal account for at least 12 months after such documents are first sent to you. To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you may write us at Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696 or call us at 800-877-8328.

Withdrawing Your Consent: If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

A. Decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent.

Please note that if you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you. We will need to first send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign “Withdraw Consent” form on the signing page of your DocuSign account. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use your DocuSign Express user account to receive required notices and consents electronically from us or to sign electronically documents from us.

How to Update Your Records: To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you may e-mail the credit union using Secure Messaging if you are enrolled in Online Banking, write us at Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696 or call us at 800-877-8328. In addition, you must notify DocuSign, Inc., to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

Hardware and Software Requirements

Operating Systems	Windows 7,8.1, 10.x; Apple IOS 10 or higher, Android 5.0 or higher
Browsers (for SIGNERS):	Internet Explorer 10.x, FireFox 50.x, Chrome 58 (or above)
Email:	Access to a valid email account
Screen Resolution:	1024 x 768 minimum
Enabled Security Settings:	- Allow per - session cookies

These minimum requirements are subject to change

PRIVACY NOTICE

FACTS WHAT DOES TRAVIS CREDIT UNION (TCU) 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

When you are no longer our member, we continue to share your information as described in this notice.

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons TCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TCU Share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share

For our affiliates’ everyday business purposes — information about your transactions and experiences	No	We do not share
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share
Questions?	Call (707) 449-4000 or (800) 877-8328 or go to www.traviscu.org • One Travis Way, Vacaville, CA 95687	

What we do	
How does TCU protect my personal interest?	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 TCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your debit or credit card We also collect your personal information from other sources, such as credit bureaus.
Why can’t I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ Sharing for affiliates’ everyday business purposes---information about your ▪ creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related to common ownership or control. They can be financial and nonfinancial companies. TCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. TCU does not share your personal information with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. TCU does not share your personal information as part of joint marketing agreements.

FEE SCHEDULE

Effective October, 2018

Account Research

Checkbook balance reconciliation (per hour).....	Minimum \$25.00
Other research (per hour)	Minimum \$25.00
Photocopy of statement (per page).....	\$1.00
Printed history (per month or portion of month).....	\$5.00

ATM Transactions

Balance inquiry at non-CO-OP Network® ATM	\$1.50
Coin deposited through ATM	\$3.00
Debit card (first-time issue)	FREE
Debit or ATM card replacement	\$5.00
Funds transfer at non-CO-OP Network ATM.....	\$1.50
Empty envelope deposit	\$25.00
Visa® or MasterCard® cash advance in a branch.....	\$5.00
Withdrawal at non-CO-OP Network ATM	\$1.50

Checking Account

Check order.....	Varies
Non-sufficient funds (NSF/UCF) per paid item	\$29.00+
Non-sufficient funds (NSF/UCF) per returned item	\$29.00+
Overdraft transfer	\$5.00
Photocopy of check (two free per month; thereafter, fee applies)	\$3.00
Request for original check (if available).....	\$6.00
Stop payment request (online Bill Pay, from Check-free)	\$25.00
Stop payment request (range or item)	\$20.00
Temporary checks (per pack)	\$3.00

†Six per day, maximum.

Deposit-related Fees

Deposit adjustment (of \$10.00 or more)	\$10.00
Non-negotiable or ineligible item deposited.....	\$10.00

Membership

New or re-admittance	\$5.00
Re-admittance (after closure by credit union).....	\$25.00

Notary Service

Non-TCU documents (per notarized signature).....	\$10.00
TCU documents.....	FREE

Rolled Coin

Coin wrappers	FREE
Coin purchase	Up to four rolls
Five or more rolls	Face value + 5% of amount
Coin deposited	
Up to \$250, or for youth accounts.....	FREE
\$250.01 or more	5%

Safe Deposit Boxes

Available only at: Cernon, Davis, Gateway, Vaca Commons,
and Paradise Valley (PVE residents only), branches.

Annually:

3" X 5"	\$35.00
5" X 5"	\$43.00
3" X 10".....	\$55.00
5" X 10"	\$70.00
6" X 10".....	\$70.00
10" X 10"	\$115.00
10" X 15"	\$130.00
11" X 16"	\$145.00
Both keys lost (+ cost of locksmith)	\$25.00
Key deposit.....	\$25.00
Late payment	\$10.00
Lost key (+ cost of locksmith).....	\$25.00
Locksmith appointment	Cost of Locksmith

Share Savings

Quarterly low balance	\$9.00
Assessed if age 21 or older when the combined average quarterly balances in savings, money market, checking and certificates within the membership are less than \$100 and you have no outstanding TCU loan balances. The fee will be waived regardless of balance if you have direct deposit of \$500 or more each month or there are three or more monetary transactions per month of \$10 or more each on your checking account.	
Non-sufficient funds (NSF/UCF) for ACH from Share Savings.....	\$29.00

Official Checks

Official check (two free per month; thereafter, fee applies).....	\$5.00
Photocopy of credit union official check	\$6.00
Stale-dated official check.....	\$25.00
Stop payment request (lost, stolen or destroyed official check.....	\$25.00
Visa® Gift Card.....	\$3.50
Western Union® money order, domestic.....	\$25.00

Wire Transfers

Incoming bank wire	FREE
Incoming bank wire (military non-member).....	\$15.00
Outgoing bank wire, domestic.....	\$25.00
Outgoing bank wire, international	Cost + \$35.00

Other Fees

Account closure within six months.....	\$20.00
ARC—copy of a converted check (two free; thereafter, fee applies)	\$3.00
Official check (to exchange member's check for an official check).....	\$10.00
Check deposit returned to Travis Credit Union	\$15.00
Collection item	Cost + \$20.00
Copy of credit card or debit card receipt.....	\$13.00
Copy of deposited check.....	\$5.00
Dormant account notice (when balance is \$25.00 or more).....	\$2.00
Endorsement guarantee	\$5.00
Fax non-TCU document(s) per page	
within the 48 contiguous United States.....	\$1.00
to Alaska, Hawaii or foreign countries	\$2.00

Foreign check conversion.....	Cost + \$20.00
Immigration letter.....	\$25.00
IRA transfer or closure	\$20.00
Mailed receipt (drop box deposit, lost receipt, etc. each)	\$2.00
Member check cashing (per item)	\$5.00
Assessed if you do not have an active checking account, active loan account, or your combined savings balances are less than \$100 on the same membership.	
Money Mover	
Incoming.....	FREE
Outgoing	\$1.00
Out of country vehicle authorization	\$20.00
Process levy, subpoena or other legal process	\$35.00
Real Estate Loan Payoff Demand.....	\$30.00
Returned foreign check conversion	Cost + \$20.00
Returned loan payment (each)	\$15.00
Returned statement/bad address (per month)	\$5.00
Signature guarantee	\$7.50
Free to members with checking and Direct Deposit.	
Free to Travis Financial Services (TFS) clients.	
Skip-A-Payment via TCU Rep	\$50.00
Skip-A-Payment via www.traviscu.org	\$40.00
Updates to Original Real Estate Loan Payoff.....	\$15.00
Verification of credit	\$10.00
Verification of deposit (each)	\$10.00

HOW TO CONTACT US

Hours of Operation: Branch locations: Branch hours are generally 10:00 a.m. to 5:30 p.m., Monday through Friday. Saturday hours, excluding holidays, vary by branch. Branch hours are subject to change without notice. Please contact the Member Service Center for a specific branch's hours of operation.

Member Service Center: The hours are generally 8:00 a.m. to 7:00 p.m. (Pacific Time) Monday through Friday and 9:00 a.m. to 5:00 p.m. (Pacific Time) Saturdays, excluding holidays.

Mailing and Shipping

Mailing Address: Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696

Deposits & Loan Payments Only: Travis Credit Union, P.O. Box 8000, Travis AFB, CA 94535

Shipping & Overnight Mail: Travis Credit Union, One Travis Way, Vacaville, CA 95687

Account Access and Information

Web Site Address: www.traviscu.org

Call-24 Phone Banking: 24-Hour Access by Touch-Tone Phone. (707) 449-4700 or (800) 578-3282

Service Departments

Member Service Center: Account Assistance and Information. (707) 449-4000 or (800) 877-8328

PhoneLoan: Loan Application and Information by Phone. (707) 451-5350 or (800) 449-4110

Home Loan Center: One Travis Way, Vacaville, CA 95687. (707) 469-2000 or (888) 698-0000

Investment and Insurance Services: (707) 449-4000 or (800) 877-8328

Member Relationship Center: (800) 787-9908

Check Fraud Information: (707) 469-4384 or (800) 877-8328, ext. 4384

Debit / Credit Card Fraud Information: (707) 449-4000 or (800) 877-8328

Report a lost or stolen Debit Card AFTER hours:

North America: (888) 241-2510

International, toll-free: 00+1+(909) 941-1398

Report a lost or stolen Credit Card AFTER hours:

North America: (800) 453-4270

International, toll-free: 00+1+(727) 570-4881

Verification of Deposits or Assets:

Fax: (707) 469-1951

The fee for the service is \$10.

Federally insured by NCUA.