



**Mailing Address**  
PO Box 148  
Alexandria, VA 22313

**Headquarters**  
12 Herbert Street  
Alexandria, VA 22305

T (800) 336.0284  
F (703) 683.1573  
[SignatureFCU.org](http://SignatureFCU.org)

We are excited to welcome you as the newest member of Signature Federal Credit Union. Please keep the attached membership card in a safe place as it contains your Credit Union member number. You can refer to this number when you contact us.

As a member of Signature FCU, you're eligible to apply for our broad range of products and services. Your membership allows you to take advantage of our Online Branch, SFCU Mobile Banking App with remote deposit<sup>1</sup>, and the CO-OP Network, which will allow you to bank at over 5,000 shared branches<sup>2</sup> and have use of 30,000+ FREE ATMs nationwide. You can find a shared branch or FREE ATM near you in our mobile app or key in the zip code on the home page of our website.

For easy access to your account everywhere you are, there's an app for that! See the e-services page included in this member packet.

**To access your account online, simply log in through our [Online Branch](#) or the SFCU Mobile Banking App. Please select "First Time User/Enroll" to create your profile.**

To apply for a loan (excluding home equities and mortgages), please visit <https://apply.signaturefcu.org/>.

To apply for a mortgage or home equity loan, log into your account in the Online Branch in the upper right-hand corner of our home page at [SignatureFCU.org](http://SignatureFCU.org) or download the SFCU Mobile Banking app in your device's app store.

If you would like additional information about our products or services, or need assistance of any kind, please contact our New Accounts Department at (800) 336.0284 ext. 505 or [newaccounts@signaturefcu.org](mailto:newaccounts@signaturefcu.org).

All loans are subject to credit approval and additional pricing may apply.

<sup>1</sup> Restrictions and eligibility requirements apply. Service is not available during the first 30 days of account opening. SFCU reserves the right to impose limits on the amount(s) and/or number of deposits.

<sup>2</sup> Service is not available during the first 30 days of account opening. SFCU reserves the right to restrict or limit this service at any time with or without notice.

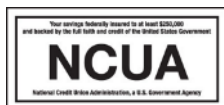
Sincerely,

*Paula Hoelzel*  
Paula Hoelzel  
Chief Executive Officer

FOLLOW US



Membership Card



## E-Services

Revised 10/2024

Access your Signature FCU accounts everywhere you are with our Online Branch and mobile apps.



### ONLINE BRANCH

Get account balances, view transaction history, conduct transactions, transfer funds to and from another financial institution, and even apply for a loan everywhere you are with our online branch by logging into your account at [SignatureFCU.org](https://SignatureFCU.org)



### MOBILE BANKING

Access your accounts 24/7 from your smartphone or tablet device. To download the app, search for **SFCU Mobile Banking** in your smart phone app store. Need help signing up for mobile banking? Call **(800) 336.0284 ext. 694**

- View balances and transfer funds
- View accounts, loans, and Visa® transactions
- Make Loan and Visa payments
- Apply for a loan
- Transfer funds to other Signature FCU member's accounts
- Remote check deposit<sup>1</sup>
- Bill-Pay
- Find a shared branch or free ATM near you
- View mortgage balance and transactions
- Transfer funds to and from another financial institution
- Skip-a-Payment
- Two-Factor Authentication for added security. Authentication can be sent by text message or phone call



### CO-OP NETWORK<sup>2</sup>

As a Signature FCU member, you have access to over 5,000 shared branches and 30,000+ FREE ATMs across the country. You can even text your zip code to 91989 and you will get a text back with a list of the free ATMs near you. Additional details at

[SignatureFCU.org/EverywhereYouAre](https://SignatureFCU.org/EverywhereYouAre)



### CULIANCE

In addition to the CO-OP network, Signature FCU members have access to the CULIANCE network of over 30,000+ FREE ATMs across the country. Additional details at [SignatureFCU.org/EverywhereYouAre](https://SignatureFCU.org/EverywhereYouAre)



### DIGITAL WALLET

Pay on the go with a Digital Wallet. Instead of presenting your card, you can pay with your smartphone, tablet, or smartwatch. Choose from Apple Pay, Samsung Pay, or Google Pay.

<sup>1</sup> Restrictions and eligibility requirements apply. Service is not available during the first 30 days of account opening. SFCU reserves the right to impose limits on the amount(s) and/or number of deposits.

<sup>2</sup> Service is not available during the first 30 days of account opening. SFCU reserves the right to restrict or limit this service at any time with or without notice.



# Automatic Deposit Form

Building a better life, \$100 AT A TIME.

Did you know saving only \$100 per bi-weekly paycheck equals \$2,600 a year? In five years you'll have over \$13,000 in your special savings or checking account.

Setting up a recurring automatic deposit from your local bank is quick and easy! You can start with any amount you want, as low as just \$5 per month or your entire paycheck. Imagine how quickly that can build up! To begin, simply complete the section below and return it to us and we will set up a no charge recurring transfer to your Signature FCU account.

Transfer Information		
Name		
Financial Institution Name	Routing Number	Account Number <input type="checkbox"/> Savings <input type="checkbox"/> Checking
Start Date for Recurring Transfers <sup>1</sup> <i>(The transfer will happen on this day each month going forward.)</i>	Recurring <i>(Select one)</i> <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Weekly <i>(26 transfers per year)</i> <input type="checkbox"/> Semi-Monthly <i>(24 transfers per year)</i>	
Amount to Transfer <sup>2</sup> <i>(Maximum ACH limit of \$10,000)</i>		
Deposit To		
<input type="checkbox"/> My Existing SFCU Share Account # _____ <input type="checkbox"/> I would like to open a new Share Account for my automatic deposits		
<input type="checkbox"/> Standard Savings	<input type="checkbox"/> Premium Savings	<input type="checkbox"/> Standard Checking <input type="checkbox"/> High-Yield Checking
<input type="checkbox"/> Cash Back Checking	<input type="checkbox"/> EZ Save Certificate	<input type="checkbox"/> Club Account <input type="checkbox"/> Money Market

<sup>1</sup>The start date for recurring transfers or the date of the one-time transfer cannot take place on a weekend or federal holiday, it will transfer the next business day.

<sup>2</sup>For both recurring automatic deposits and one-time transfers, SFCU requires a copy of a voided check or other documentation if the amount of the transfer request is \$5,000 or more.

Return the completed form by mail or by using our **Secure Upload** button on our website, we'll take it from there.



**MAIL**

PO Box 148  
Alexandria, VA 22313-0148

OR



**SECURE UPLOAD**

SignatureFCU.org/  
Submit-a-Document

You may also complete an online version of this form at [SignatureFCU.org/AutomaticDeposit](https://SignatureFCU.org/AutomaticDeposit)

I hereby authorize Signature Federal Credit Union to electronically debit my account at the Financial Institution indicated above. I understand that this authorization will remain in full force and effect until I notify Signature Federal Credit Union that I wish to revoke it. I understand that Signature Federal Credit Union requires at least two (2) business days prior notice in order to cancel this authorization. I agree that ACH transactions I authorize comply with all applicable laws.

Signature	Date
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# Direct Deposit – Payroll/Retirement Allotment Enrollment



ACCOUNT CHANGE

## Payroll Allotment

If you would like to set up direct deposit or an allotment contact your payroll department, and provide them with the following information regarding your new Signature FCU account. You can set up your net check to use Signature FCU as your primary financial institution, or you can have a portion of your check deposited to help save for special purchases.

Financial Institution Name: **Signature Federal Credit Union**  
Routing Number **254 074 934**

Member Information			
Member Name			
Street Address	City	State	ZIP
Savings Account Number			
Checking Account Number			
Amount of Deposit or Allotment			
Frequency			
<input type="checkbox"/> Monthly	<input type="checkbox"/> Bi-Weekly (26 transfers per year)	<input type="checkbox"/> Semi-Monthly (24 transfers per year)	

## Retirement Allotment

I am a retired Federal Employee. Please complete form 1199A, available at [SignatureFCU.org/Forms](http://SignatureFCU.org/Forms) and submit to [memberservices@SignatureFCU.org](mailto:memberservices@SignatureFCU.org). If you have any questions call our Member Services department at (800) 336.0284 ext. 684.

Signature	Date
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# Overdraft Coverage Options

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Life happens! Signature Federal Credit Union understands that unexpected overdrafts occur from time to time—Overdraft Coverage can help.

Signature Federal Credit Union offers several services below to help you avoid returned checks, overdrafts, and declined transactions.

## Here are your Overdraft Coverage Options:

Service	Cost
1. Overdraft Protection Link to Another Deposit Account you have at Signature Federal Credit Union <sup>1</sup>	\$0.00 per transfer fee
2. Overdraft Protection Line of Credit <sup>1,2</sup>	Subject to Interest Charges
3. Member Privilege	\$30.00 Member Privilege Fee per item

<sup>1</sup>Call us at (800) 336.0284 ext. 684, email us at MemberServices@SignatureFCU.org to apply for these services; <sup>2</sup>Subject to credit approval.

- 1. Overdraft Protection Link to Another Deposit Account:** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at Signature Federal Credit Union.
- 2. Overdraft Protection Line of Credit:** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from a line of credit you may have at Signature Federal Credit Union for a finance charge.
- 3. Member Privilege:** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Member Privilege is still available as secondary coverage if the other protection source is exhausted. Please review the **"What Else You Should Know"** section included with this letter for other important information.

**You currently have Member Privilege STANDARD Coverage in the amount of \$ \_\_\_\_\_ on your account ending in \_\_\_\_\_**

Transactions Covered with Member Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required)*	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> <li>• call us at (800) 336.0284 ext. 684</li> <li>• complete and submit the online consent form at <a href="http://www.signaturefcu.org">www.signaturefcu.org</a></li> <li>• download and complete the online consent form and mail it to us</li> <li>• complete the enclosed consent form and mail it to us at P.O. Box 148, Alexandria, VA 22313</li> <li>• e-mail us at MemberServices@SignatureFCU.org</li> </ul>
ACH - Automatic Deposits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage, **ATM Transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage.

You can discontinue Member Privilege in its entirety by contacting us at (800) 336.0284 ext. 684 or sending us an email at MemberServices@SignatureFCU.org



# Overdraft Coverage Options

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## What Else You Should Know:

- A link to another account or a line of credit may be a less expensive option than using your Member Privilege to pay an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking app, online branch, and telephone banking services to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov)
- The \$30.00 Member Privilege Fee that is charged if you overdraw your account is the same fee that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Member Privilege Fee or a NSF (Returned Check Fee) of \$30.00. All fees and charges will be included as part of the Member Privilege limit amount. Your account may become overdrawn more than the Member Privilege limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Signature Federal Credit Union will charge a NSF (Returned Check Fee) each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Signature Federal Credit Union may pay the item, and, if payment causes an overdraft, we will charge a Member Privilege Fee.
- For members' accounts, there is no limit on the total Member Privilege Fees per day we will charge.
- Our general policy is to post items throughout the day and to post deposits before withdrawals. Force-paid items from prior day are processed in time stamped order, outgoing wire transfer and cash withdrawals post in real time, over-the-counter items post in real-time, ATM withdrawals post in real-time, POS and everyday debit card transactions post in time-stamp order, ACH withdrawals post in order of presentment, In-clearing checks post low dollar amount to high dollar amount, automatic withdrawal transactions and other miscellaneous items post by end of day; however, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Member Privilege Fees or NSF (Returned Check Fee)s assessed.
- Although under payment system rules, Signature Federal Credit Union may be obligated to pay some unauthorized debit card transactions, Signature Federal Credit Union will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Member Privilege Fees for transactions that we would otherwise be required to pay without assessing a Member Privilege Fee. However, this would allow us to authorize transactions up to the amount of your Member Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card.
- Signature Federal Credit Union authorizes and pays transactions using the available balance in your account. Signature Federal Credit Union may place a hold on deposited funds in accordance with our New Membership Account Disclosure, Fee Schedule and Share Account Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Member Privilege limit and any available Overdraft Protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection, but does NOT include the Member Privilege Limit. For accounts with Extended Coverage, the Member Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.



## Overdraft Coverage Options

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- Please be aware that the Member Privilege amount is not included in your available balance provided through online banking, mobile banking app and ATMs.
- Signature Federal Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, a Member Privilege Fee may be assessed.
- Except as described herein, Signature Federal Credit Union will not pay items if the available balance in your account (including the Member Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Signature Federal Credit Union may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Member Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Member Privilege limit, is positive.
- Signature Federal Credit Union may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Signature Federal Credit Union may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated. It is your responsibility to keep your account information up to date.
- If your debit card(s) is/are suspended, you will not be able to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s), or at the ATM. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- A Member Privilege limit of \$500 or up to \$750 depending on the account type may be granted to eligible Consumer Checking accounts when opening a new account.
- A Member Privilege limit of \$500 may be granted to eligible Business Checking accounts when opening a new account.
- Member Privilege overdraft coverage is discretionary, based on internal eligibility standards and account-level risk factors, we reserve the right, to deny, limit, suspend, or revoke access to this service at any time without prior notice.
- Member Privilege may be suspended if you default on any loan or other obligation to Signature Federal Credit Union, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the Member Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in The New Membership Account Disclosure, Fee Schedule and Share Account Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Member Privilege, please call our Member Services Department at (800) 336.0284 ext. 684 or email us at [MemberServices@SignatureFCU.org](mailto:MemberServices@SignatureFCU.org)



# New Membership Account Disclosure

Page 1

Please call the Credit Union at (800) 336.0284 or email us at [cumail@signaturefcu.org](mailto:cumail@signaturefcu.org) if you have any questions regarding these disclosures.

## FUNDS AVAILABILITY POLICY

This policy disclosure describes your ability to withdraw funds at Signature Federal Credit Union. It only applies to the availability of funds in "transaction" accounts. Transaction accounts include Savings, Checking, Money Market, Legacy Checking, and/or Legacy Money Market.

**1. General Policy:** Our policy is to make funds from your cash and check deposits available to you on the same business day as 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 before 3:00 PM on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**Please note, Signature FCU does not accept foreign checks or drafts for deposit or cashing.** This includes, but is not limited to:

- Checks drawn on financial institutions located outside of the United States
- Checks issued in foreign currencies
- Foreign money orders or bank drafts

We are unable to process these items due to limitations in verification, processing, and collection capabilities. We recommend that members receiving international payments consider alternative methods such as wire transfers or other secure electronic payment options.

**2. Longer Delays May Apply:** In some cases we will not make all of the funds you deposit by check available to you on the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 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:

- a. We believe a check you deposit will not be paid.
- b. You deposit checks totaling more than \$6,725 on any one day.
- c. You redeposit a check that has been returned unpaid.
- d. The Credit Union redeposits a check that has been returned unpaid.
- e. You have repeatedly overdrawn the account in the last six months.
- f. There is an emergency, such as a failure in communications.

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.

**3. Web ACH Transactions:** You may originate web ACH debit (inbound) and web ACH credit (outbound) transfers to/from your Signature FCU share account to/from an account at another financial institution in the SFCU Mobile Banking App or Online Branch. There is a daily limit of 3 inbound and 3 outbound transfers per day. Inbound transfers have a daily limit of \$5,000 per business day, Outbound transfers have a daily limit of \$1,000 per business day. We have the right to delay funds from web ACH debit (inbound) transfers for up to 3 business days. Funds from web ACH credit (outbound) transfers will be made available on the day following the effective date of the request.

By originating a web ACH debit or web ACH transfer, you represent and warrant that the transfer was not originated for a fraudulent or improper purpose. You authorize Signature FCU to set-off any losses, it sustains because of a fraudulent or improper ACH transfer from or to any accounts that you have with Signature FCU. You authorize Signature FCU to freeze or terminate any or all your Signature FCU accounts due to fraudulent or improper ACH transfers.

**4. Special Rules for New Accounts:** If you are a new member, the following rules will apply to your account during the first thirty (30) days it is open: funds from electronic direct deposits, cash, wire transfers, and federal government checks that are deposited to your account will be available on the day we receive the deposit. Funds from other checks will be available on the fifth business day. Check deposits that are in excess of \$6,725 will have longer holds. The excess over \$6,725 will be available on the ninth business day after the day of your deposit.

**5. Non-Sufficient Funds (NSF):** Signature Federal Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient funds. Signature Federal Credit Union charges a Returned Check (NSF fee) when the available balance is insufficient to cover outstanding requests. The available balance is comprised of the ledger balance less any holds on deposited funds and any debit card holds. Please note that debit card pre-authorization holds could impact the available balance causing a Returned Check Fee (NSF fee). An insufficient balance can result



# New Membership Account Disclosure

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from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit union service charges; or (5) the deposit of items which, according to the credit union's Funds Availability, are treated as not yet available or finally paid. There is no limit to the amount of Returned Check Fees (NSF Fee) that can be imposed on a given day. Signature Federal Credit Union may charge more than one Returned Check Fees (NSF Fee) if the same item is presented on subsequent days (if funds are not available).

- 6. Funds Availability:** Cash withdrawals at our headquarters in Alexandria, VA are limited to \$5,000 per day, per member.

## SUBSTITUTE CHECKS AND YOUR RIGHTS

- 1. What is a Substitute Check:** To make check processing faster, federal law permits banks 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.

- 2. What are my 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 interest on the amount of your refund if your account is an interest-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 (*amount, not lower than \$2,500*) of your refund (plus interest if your account earns interest) within (*number of days, not more than 10*) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than (*number of days, not more than 45*) calendar days after we received your claim.

We may reverse the refund (including any interest on the refund)

if we later are able to demonstrate that the substitute check was correctly posted to your account.

- 3. How Do I 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 (*contact information, for example phone number, mailing address, e-mail address*). You must contact us within (number of days, not less than 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—

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

## ELECTRONIC FUNDS TRANSFER

The following is an official disclosure statement required by law (Electronic Transfer Act) to be given to members who may have electronic fund transfer transactions affecting their account. Please read and retain this copy with your Credit Union Records

- 1. Liability of Consumer:** Tell us AT ONCE if you believe your Visa Debit Card ("Card") has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your Card, you can lose no more than \$50 if someone used your Card without your permission.

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

Also, if your statement shows transfers that you did not make, including those made by your card, 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 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 will extend the time periods.

- 2. Contact in the event of unauthorized Transfer:** If you believe your



# New Membership Account Disclosure

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Card has been lost or stolen, call (800) 336.0284 during regular business hours or call (800) 682.6075 after regular business hours, or write to us at: Signature Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

3. **Business Days:** For the purposes of these disclosures, our business days are Monday through Friday. We are closed on all Federal holidays.
4. **Types of Transfers and Limitations:**
  - a. **Account Access:** you may use your Card to (some services may not be available at all terminals)
    - i. Withdraw cash from your savings and checking accounts.
    - ii. Make deposits to your savings and checking accounts.
    - iii. Transfer money between your savings and checking accounts whenever you request.
    - iv. Pay for services or purchases at places that accept the Card.
    - v. Pay bills directly from your checking or savings account in the amounts and on the days you request.
    - vi. Conduct telephonic transfers, online banking, and mobile banking transactions.
    - vii. Conduct ACH transactions such as authorizing a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time or recurring as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In all these cases, these transfers will require you to provide to the third party your account number and credit union information which can be found on your check or a deposit slip. You should only provide your credit union and account information (whether over the phone, the Internet or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these funds include, but are not limited to:
      1. Preauthorized Credits: You may make arrangements for certain direct deposits to be accepted into your checking or primary share savings account(s).
      2. Preauthorized Payments: You may make arrangements to pay certain recurring bills from your checking or primary share savings account(s).
  - b. **Electronic Check Conversion:** you may authorize a merchant or other payee to make a one-time electronic payment from your checking account using the information from your check to pay for purchases or pay bills.
  - c. **Electronic returned check or draft charge:** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.
  - d. **Limitations on Daily Dollar Amounts of Transfers**
    - i. You may withdraw up to \$510 from ATM machines when you use your Card.
    - ii. You may purchase up to \$5,000 or the balance in your account (whichever is less) of goods or services each time you use your Card during point of sale transactions.
    - iii. Limited to 3 inbound transfers per day up to a total of \$5,000.
    - iiii. Limited to 1 outbound transfer per day up to a total of \$1,000.
5. **Confidentiality:** We will disclose information to third parties about your account or the transfers you make:
  - a. Where it is necessary for completing the transfer, or
  - b. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
  - c. In order to comply with government agency or court orders, or
  - d. We suspect fraud; or
  - e. If you give us your written permission.
6. **Documentation:**
  - a. Preauthorized Transfers: If you have arranged to have preauthorized electronic funds transfers made to your account at least once every 60 days, you can call us at (800) 336.0284 to find out whether or not the deposit has been made.
  - b. Periodic Statements: You will get a monthly statement from us unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.
7. **Preauthorized Payments:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments by doing the following:
  - a. Call us at (800) 336.0284 or write to us at PO Box 148, Alexandria, VA 22313-0148 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$20.00 for each stop-payment order you give.
  - b. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
8. **Financial Institution's Liability:** 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 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



# New Membership Account Disclosure

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in your account to make the transfer,

- b. If the transfer would go over the credit limitation on your overdraft line,
  - c. If the automated teller machine where you are making the transfer does not have enough cash,
  - d. If the system was not working properly and you knew about the breakdown when you started the transfer,
  - e. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken,
  - f. Any fraudulent transaction,
  - g. If a loss or damage is caused by your failure to safeguard or protect your login credentials when using online banking,
  - h. There may be other exceptions in our agreement with you.
- 9. ATM Fees:** Fees may be charged by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

**10. Error Resolution:** In case of errors about your electronic transfers, telephone us at (800) 336.0284 or write to us at PO Box 148, Alexandria, VA 22313-0148, or email us at cumail@signaturefcu.org as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 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 for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 have used in our investigation.

## DORMANCY

Signature FCU considers an account dormant when there is no activity within 12 months, excluding accounts with open Visa or Home Equity Loans\*. A Dormant account letter will be sent at 6 months and 12 months of no activity. If an account has no activity for 18 months, a monthly Dormant Account Fee is charged. The Dormant Account Fee is listed on the credit union's fee schedule at [SignatureFCU.org/Fee-Schedule](http://SignatureFCU.org/Fee-Schedule). If an account has no activity within 60 months, remaining funds will be escheated to the appropriate state.

\*Accounts with an active Visa loan with a \$0 balance and no activity within 48 months will be considered dormant, which is stated in the Visa Loan Disclosure. Accounts with no activity within 18 months and a dormant Visa loan will be assessed a monthly Dormant Account Fee. The dormant account fee can be found on our fee schedule. \*Home Equity Lines of Credit have a 10-year draw period. Investment property Home Equity Lines of Credit have a 7 year draw period. Both are stated in the Home Equity Disclosure. Accounts with no activity within 18 months with a Home Equity Line of Credit draw period expired will be charged a monthly Dormant Account Fee.

## CREDIT REPORTING

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

## INDEMNIFICATION

Except where Signature FCU is liable under the terms of this Disclosure or any other agreement governing any applicable account, you agree to indemnify, defend and hold us, our officers, directors, employees and consultants, service providers, and licensors, harmless from any and all third-party claims, liability, damages, obligations, demands, charges, expenses, and/or costs including (reasonable attorney's fees) arising from:

- A third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other content or materials you submit to us.
- Any fraud, manipulation, or other breach of any agreement with Signature FCU or service offered by Signature FCU in connection with any account ("Service").
- Your violation of any other applicable laws, regulations, or rights of a third party, including rights of privacy, publicity, or other property rights.
- Your permitting access or disclosing online bank credentials to another person.
- Any negligent or intentional act or omission by you in the performance of your obligations under this Disclosure or any other agreement with Signature FCU.
- The violation of any applicable law, statute, or regulation in the performance of your obligations under this this Disclosure or any other agreement with Signature FCU.



# New Membership Account Disclosure

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## NEW ACCOUNT LIMITATIONS

- 1. Shared Branch Access:** New accounts cannot participate in Shared Branches within the first 30 days of opening their account.
- 2. Member Privilege:** New accounts cannot participate in Member Privilege within the first 90 days of opening their account.
- 3. Online Branch and Mobile App Access:** New Accounts Online Branch and Mobile App access may be limited to read only with limited transfer capabilities for the first 30 days.
- 4. RDA (Remote Deposit Capture):** New accounts cannot participate in RDA within the first 90 days of opening their account.
- 5. ACH (FI to FI):** Inbound transactions may be held for up to 3 business days if deemed suspicious.
- 6. Visa Debit Card | ATM Transactions:** New Accounts may be limited to a \$250 ATM Daily Limit and a \$250 Daily Visa Authorization Limit with a maximum of 5 transactions for the first 90 days of opening their account.

## DEPOSITS BY CREDIT OR DEBIT CARD

The Credit Union allows a onetime maximum deposit of \$500 by Credit or Debit Card to fund a new account at the time of a new account opening. The Credit Union does not accept Credit or Debit Card deposits, except to bring an account or loan current, which is handled by the collections department.

## ARBITRATION/CLASS ACTION WAIVER

This section constitutes an arbitration agreement between you and Signature FCU and includes a mutual waiver of class action rights. It governs disputes about the interpretation of this Disclosure, the Service or any other agreements with Signature FCU. It includes claims based upon broken promises or contracts, torts, statutory, common law, and equitable claims, disagreements about the meaning of this provision ("Covered Dispute"). Either you or Signature FCU may submit a Covered Dispute to binding arbitration following a lawful demand. Should you or Signature FCU fail to submit to a demand arbitration of a Covered Dispute, the party that fails to submit shall be responsible and liable for the costs and expenses (including attorney's fees) incurred by the other in compelling arbitration.

Each arbitration, including the selection of the arbitrator, will be administered by the American Arbitration Association ("AAA") or such other administrator as you and we may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to here as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Consumer Arbitration Rules ("AAA Rules").

To the extent that there is any variance between the AAA Rules and this Arbitration Provision, this Arbitration Provision will control. Arbitrator(s) must be a member of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Covered Dispute. You understand and agree that any arbitration of a Covered Dispute shall be held in the City of Alexandria, Virginia,

unless you and Signature FCU agree to hold the arbitration in another location.

You and we each agree that in this relationship:

- You and we are participating in transactions involving interstate commerce.
- The Arbitrator will decide any dispute regarding the enforceability of this Arbitration Provision.
- Each arbitration is governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code) and, to the extent any provision of that Act is inapplicable, unenforceable, or invalid, the laws governing the relationship between you and us about which the Covered Dispute arose.

To find out how to initiate arbitration, please call any office of the AAA or visit the AAA Website at [www.adr.org](http://www.adr.org). If any of the provisions of this Arbitration Provision dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be unlawful or unenforceable, that invalid provision shall not be severable, and this entire arbitration agreement shall be unenforceable.

This Agreement does not stop either you or Signature FCU from exercising any lawful rights to use other remedies to:

- Preserve, foreclose, or obtain possession of real or personal property.
- Exercise self-help remedies, including setoff and repossession rights.
- Obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or court appointment of a receiver by a court having jurisdiction.
- Enforce your rights under section 502 of the Employee Retirement Income Security Act of 1974.

Each of us will take all steps and execute all documents necessary for the implementation of the arbitration proceedings. The arbitrator may hear and rule on appropriate dispositive motions as part of the proceeding, such as motions for judgments on the pleadings, summary judgment, or partial summary judgment. Each of us shall take reasonable steps to ensure that the arbitration proceeding is completed within 180 days of its filing. This provision will be liberally construed to ensure the enforcement of this section.

The allocation of fees and expenses shall be determined by the rules or procures of AAA. Unless required by applicable law, each party shall pay their own attorney, expert, and witness fees. This rule applies no matter which party wins the arbitration.

Notwithstanding anything to the contrary in this Agreement, each party retains the right to pursue in small claims court any dispute in which the remedy sought is entirely within that court's jurisdiction. This arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorney's fees and costs) that exceeds the jurisdictional limit of the small claims court.



# New Membership Account Disclosure

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**Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT. YOU UNDERSTAND THAT YOU ARE WAIVING THE RIGHT TO A JURY TRIAL FOR THE RESOLUTION OF ANY COVERED DISPUTES.

**Acceptance of Arbitration and Class Action Waiver.** By your receipt of our Disclosure including a copy of this Arbitration and Class Action Waiver section and your decision not to reject this Agreement as confirmed by your continued use of your Account, you agree to be bound by this Arbitration and Class Action Waiver for all of your Accounts and, effective immediately, your Accounts will be bound by this Arbitration and Class Action Waiver.

**Right to Opt-Out.** You have the right to opt-out of this Agreement to arbitrate if you notify us of your intent to do so in writing within 30 days of your initial Account opening or the receipt of this notice, whichever is later. To opt-out, you must notify us in writing at (address) within the 30-day time period and the writing must contain your name as listed on your account, address, Account number and live signature. If you fail to opt-out within the 30-day time period, you will be deemed to have consented to the resolution of your Covered Dispute through binding arbitration.

**Limitation of Service; Termination of Membership.** We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts.

We may terminate your membership in one of three ways. The first is through a special meeting. Under this option, we may call a special meeting of the members, provide you with an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the Board of Directors (Board) of the Credit Union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of the credit union's New Membership Account Disclosure; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the Credit Union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to the Credit Union, including in connection with our employees conducting business on behalf of us.

Before the Board votes on expulsion, we must provide written notice to your mailing address (or email, if applicable) on record or personally provide the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your

contact information with the Credit Union up to date, and to open and read notices from the Credit Union. Unless we determine to allow otherwise, there is no right to an in person hearing with the Board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the Credit Union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the Credit Union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.



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Last Dividend Declaration Date: May 8, 2026

Account Type	Dividends			Minimum Balance Requirements			
	Dividend Rate / Annual Percentage Yield	Min. Balance to Earn Dividends	Balance Computation Method	Min. to Open	Min. to Avoid Fees	Balance Computation Method	
Regular Share Savings	0.10% / 0.10%	\$100.00	Average Daily Balance Method is used to calculate dividends	\$5.00	\$0.00	Average Daily Balance method is used to calculate minimum balance.	
Premium Savings	1.982% / 2.00%	\$100.00		\$0.00	\$0.00		
	2.227% / 2.25%	\$10,000.00					
	2.472% / 2.50%	\$50,000.00					
	2.960% / 3.00%	\$100,000.00					
Signature High-Yield Savings (bundled with Signature Cash Back or Signature High-Yield Checking)	1.982% / 2.00% <b>on balances of \$100,000.00 and below</b>	\$0.00			\$0.00		\$0.00
	0.499% / 2.00% to 1.50% <b>on balances of \$100,000.01 or greater</b>	\$0.00					
	0.05% / 0.05% <b>Did not meet qualifications</b>	\$0.00					
Club Accounts	0.25% / 0.25%	\$100.00			\$0.00		\$0.00
Youth Savings	0.25% / 0.25%	\$5.00			\$5.00		\$0.00
IRA Share	0.75% / 0.75%	\$0.00			\$0.00		\$0.00
	0.80% / 0.80%	\$20,000.00					
	0.90% / 0.90%	\$50,000.00					
	1.00% / 1.00%	\$100,000.00					
Student Checking	0.00% / 0.00%	\$0.00			\$0.00		\$0.00
Youth Checking	0.10% / 0.10%	\$0.00			\$0.00		\$0.00
Signature Cash Back Checking (earn cash back on debit card purchases up to \$200/monthly)	0.00% / 0.00%	\$0.00			\$0.00		\$0.00
Signature High-Yield Checking	4.889% / 5.00% <b>on balances of \$25,000.00 and below</b>	\$0.00			\$0.00		\$0.00
	0.499 / 5.00% to 1.40% <b>on balances of \$25,000.01 or greater</b>	\$0.00					
	0.05% / 0.05% <b>Did not meet qualifications</b>	\$0.00					
Money Market	1.10% / 1.10%	\$500.00		\$0.00	\$0.00		
	1.25% / 1.25%	\$10,000.00		\$0.00	\$0.00		
	1.50% / 1.50%	\$50,000.00		\$0.00	\$0.00		

**For all accounts:**

1. If you close your account prior to dividends posting, accrued dividends will not be paid.
2. Rates are set by the Board of Directors and may change without notice. Rates may also change on your account after it's opened. Fees or other charges could reduce the earnings on the account.
3. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.
4. Dividends are paid using the Average Daily Balance (ADB) method. The Average Daily Balance (ADB) method applies a periodic rate to the ADB in the account for that period. The ADB is calculated by adding the balance in the account for each day of the period, and dividing that figure by the number of days in the period.
5. Member(s) is responsible for maintaining account in good standing. A negative balance could adversely affect your



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credit rating and or your relationship with the Credit Union. Member(s) is liable to repay any negative share balance, including all applicable fees.

6. I understand that the account card signed under *Joint Account With Survivorship*, then upon the death of any of the undersigned, the account belongs to the survivor or survivors as provided by law and the right of survivorship shall continue between the survivors.
7. Please refer to Signature Federal Credit Unions Schedule of Fees and New Membership Account Disclosure (TISA) for additional account terms and conditions.

### Additional Terms and Conditions:

The Credit Union is hereby authorized to recognize any of the signatures from the Signature Card in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment.

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans.

### Account Limitations:

1. For IRA Share accounts, limitations on withdrawals and deposits are set by the IRS.
2. ATM Rebate Checking has certain requirements that must be met: There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one Free ATM checking per account. The ATM reimbursement of up to \$10 per month will be posted monthly to the account at the beginning of the following month.
3. Debit Card Points Checking has certain requirements that must be met: There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one Debit Card Points Checking per account.

### For Regular Share Savings, Club Accounts, and IRA Shares:

1. Dividends are compounded and credited quarterly.
2. The dividend period is quarterly.

### For Standard, Youth, Legacy, ATM Rebate, and Debit Card Checking and all Money Market Accounts:

1. Dividends are compounded and credited monthly.
2. The dividend period is monthly.
3. Withdrawals are limited to six per month on Money Market Accounts,
4. Only check blanks and other methods approved by the Credit Union may be used to make withdrawals and transfers from this account,
5. The Credit Union is under no obligation to honor a withdrawal or transfer request or pay a check that exceeds the fully paid and collected share balance on this account; the Credit Union may, however, honor such request or pay such check and transfer shares to this account in the amount of the resulting overdraft, from any other regular share account from which any of the undersigned is then entitled to withdraw,
6. The Credit Union may charge against this account a check which is otherwise properly payable from this account, even though payment is made before the date of the check, unless you have given notice to the Credit Union of the post dating by describing the check with reasonable certainty,
7. When paid, checks become the property of the Credit Union and will not be returned either with periodic statements of this account or otherwise, unless specifically required by the member on an item by item basis and the submission of an applicable fee as established by the Credit Union.
8. The Credit Union is not liable for any action it takes regarding the payment or non-payment of a check, except for negligence,
9. Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the



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Credit Union on or before the end of 60 days after the statement is mailed,

10. This account is subject to the Credit Union's right to require seven (7) days advance notice of withdrawal,
11. This account is also subject to other terms, conditions, and service charges as the Credit Union may establish from time to time,
12. The member must maintain a primary share savings account balance of at least \$5.00 to keep this account.
13. Non-cash payments received will be credited subject to final payments and after hold requirements have been met.

### For Signature Cash Back Checking Account with Signature High-Yield Savings Bundle:

1. The Signature Cash Back Checking Account delivers value to the account-holder by providing credits for using the Signature FCU debit card for everyday purchases. This account requires enrollment in our Online Branch or SFCU Mobile Banking App service and this account will be linked to a Signature High-Yield Savings Account for automatic savings. See product description within this document and on our website for Signature High-Yield Savings Account details.
2. This is a no-fee fixed rate account. You will receive 5.00% cash back on up to a total of \$200 debit card purchases that post and settle to the account during the monthly qualification cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle, plus up to \$25 per month in nationwide ATM fee refunds. Only one Signature Cash Back Checking Account may be opened per membership.
3. To earn monthly rewards, the following qualifications must be met for each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. If these qualifications are not met during the monthly qualification cycle, you will not earn rewards for that month.
4. If stated qualifications are met during the monthly qualification cycle, account rewards will be automatically transferred to your bundled High-Yield Savings account at the end of the statement cycle period. Refer to our website for Rewards and Qualification details and monthly qualification cycle. If stated qualifications are not met, nationwide Cash Back Rewards and ATM fees will not be refunded. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account's rewards.
5. A bundled Signature High-Yield Savings delivers value to the account-holder by providing a higher dividend on balances up to \$100,000. This account is not a stand-alone product and requires enrollment in our Online Branch or SFCU Mobile Banking App service. Only one Signature High-Yield Savings account may be opened per membership.
6. When your account qualifications are met in your Signature Cash Back Checking during a Monthly Qualification Cycle average daily balances up to and including \$100,000 in your Signature High Yield Savings account earn a dividend rate of 2.472% resulting in an APY of 2.00%; and average daily balances over \$100,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.25% APY depending on the account's average daily balance. Here is an APY Calculation Scenario:

Signature High-Yield Saving Balance = **\$115,000**

- **First \$100,000** earns 1.982% (APY = 2.00%)
- **Remaining \$15,000** earns 0.499%

To calculate the blended APY:

1. Compute the total interest earned for each portion:

- **Interest on \$100,000:**  

$$\$100,000 \times \frac{1.982}{100} = 1,982.00 \text{ (annual interest)}$$
- **Interest on \$5,000:**  

$$\$15,000 \times \frac{0.499}{100} = 74.85 \text{ (annual interest)}$$

2. Total Interest = \$1,982.00 + \$74.85 = **\$2,056.85**

3. Divide the total interest by the total balance to find the blended APY:

$$\frac{2,056.85}{115,000} \times 100 = \mathbf{1.79\%}$$

7. Signature Cash Back Checking Accounts will be linked to their Signature High-Yield Savings Account. Rewards earned



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will automatically be transferred to your bundled Signature High-Yield Savings Account. Qualifying for checking account rewards automatically qualifies the account-holder for Signature High-Yield Savings rewards. Account transactions and activities may take one or more business days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account rewards. However, if stated qualifications are not met for any linked Signature Cash Back Checking Accounts, the Signature High-Yield Savings Account balance will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance. Refer to our website for Rewards and Qualification details.

- Visit [SignatureFCU.org/Qualification-Cycles](https://SignatureFCU.org/Qualification-Cycles) to view the monthly qualification and statement cycles.

### For Signature High-Yield Checking Account with Signature High-Yield Savings Bundle:

- This Signature High-Yield Checking Account requires enrollment in our Online Branch or SFCU Mobile Banking App service and this account will be linked to a Signature High-Yield Savings Account for automatic savings. See product description within this document and on our website for Signature High-Yield Savings Account details.
- When your Signature High Yield Checking account qualifications are met during a Monthly Qualification Cycle average daily balances up to and including \$25,000 in your Signature High Yield Checking account earn a dividend rate of 4.889% resulting in an APY of 5.00%; and average daily balances over \$25,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$25,000, resulting in a range from 5.00% to 1.40% APY depending on the account's average daily balance. Only one Signature High-Yield Checking Account may be opened per membership. Here is an APY Calculation Scenario:

Signature High-Yield Checking Balance = **\$30,000**

- First \$25,000** earns 4.889% (APY = 5.00%)
- Remaining \$5,000** earns 0.499%

To calculate the blended APY:

- Compute the total interest earned for each portion:

- Interest on \$25,000:**  

$$\$25,000 \times \frac{4.889}{100} = 1,222.25 \text{ (annual interest)}$$
- Interest on \$5,000:**  

$$\$5,000 \times \frac{0.499}{100} = 24.95 \text{ (annual interest)}$$

- Total Interest = \$1,222.25 + \$24.95 = **\$1,247.20**

- Divide the total interest by the total balance to find the blended APY:

$$\frac{1,247.20}{30,000} \times 100 = \mathbf{4.16\%}$$

- Dividends begin to accrue on the business day that cash and non-cash items (e.g., checks) are deposited. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the monthly qualification schedule. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. This tiered rate account pays different stated dividend rates corresponding to applicable account balance tiers, on the applicable average daily balance in each tier of the account. For example, the Credit Union might pay one dividend rate on account funds in the first tier of the account, and pay a second, different dividend rate on the portion of the account balance that falls in the second tier of the account. Refer to our website and this disclosure for the applicable dividend rates and balance tiers for this account.
- To earn monthly rewards, the following qualifications must be met each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. If these qualifications are not met during the monthly qualification cycle, you will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance.
- A bundled Signature High-Yield Savings delivers value to the account-holder by providing a higher dividend on balances up to \$100,000. This account is not a stand-alone product and requires enrollment in our Online Branch or SFCU Mobile Banking App service. Only one Signature High-Yield Savings account may be opened per membership.
- When your account qualifications are met in your Signature High Yield Checking during a Monthly Qualification Cycle



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average daily balances up to and including \$100,000 in your Signature High Yield Savings account earn a dividend rate of 2.472% resulting in an APY of 2.00%; and average daily balances over \$100,000 earn a dividend rate of 0.499% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.25% APY depending on the account's average daily balance. Here is an APY Calculation Scenario:

Signature High-Yield Saving Balance = **\$115,000**

- **First \$100,000** earns 1.982% (APY = 2.00%)
- **Remaining \$15,000** earns 0.499%

To calculate the blended APY:

1. Compute the total interest earned for each portion:

- **Interest on \$100,000:**

$$\$100,000 \times \frac{1.982}{100} = 1,982.00 \text{ (annual interest)}$$

- **Interest on \$5,000:**

$$\$15,000 \times \frac{0.499}{100} = 74.85 \text{ (annual interest)}$$

2. Total Interest = \$1,982.00 + \$74.85 = **\$2,056.85**

3. Divide the total interest by the total balance to find the blended APY:

$$\frac{2,056.85}{115,000} \times 100 = \mathbf{1.79\%}$$

- Signature High-Yield Checking Accounts will be linked to their Signature High-Yield Savings Account. Rewards earned will automatically be transferred to your bundled Signature High-Yield Savings Account. Qualifying for checking account rewards automatically qualifies the account-holder for Signature High-Yield Savings rewards. Account transactions and activities may take one or more business days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account rewards. However, if stated qualifications are not met for any linked Signature High-Yield Checking Accounts, the Signature High-Yield Savings Account balance will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance. Refer to our website for Rewards and Qualification details.
- Visit [SignatureFCU.org/Qualification-Cycles](http://SignatureFCU.org/Qualification-Cycles) to view the monthly qualification and statement cycles.

### PURPOSE AND EXPECTED USE OF SIGNATURE HIGH YIELD SAVINGS, SIGNATURE HIGH YIELD CHECKING AND SIGNATURE CASH BACK CHECKING ACCOUNTS:

- Account Expectations:** Our institution expects the accountholder to use their selected Signature High-Yield Checking/ Signature CashBack Checking account as their primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled during the monthly qualification cycle. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.
- Examples of Inappropriate Use:** Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.
- SFCU Rights:** Our institution has the right to close this account at any time. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different check-



## Share Account Disclosure | Truth In Savings (TISA)

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ing account if the account does not have consistent active use defined by our institution as having a minimum of 15 debit card transactions post and settled each monthly qualification cycle period over 12 consecutive Statement Cycles.

- 4. Ramifications of Account Closure:** Our decision to close the account will not affect your existing obligations to SFCU including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on your account. Upon termination of your Signature High-Yield Checking/ Signature CashBack Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.
- 5.** If, for whatever reason, your Signature High-Yield Checking/Signature CashBack Checking account is closed, your Signature High-Yield Savings account will automatically be converted to a standalone savings account and its associated terms and conditions will apply.



## Fee Schedule

Revised February 1, 2026



Item	Fee
Account Reconciliation	\$25.00/hour
Account Research	\$25.00/hour (1 hour minimum)
Account Research - Debit & Credit Card Fraud Claim (if research concludes NO FRAUD)	\$25.00/per item claimed
Check Copies	\$7.00/per item
Deposited/Cashed Check Returned for Non-Payment Fee	\$32.00
Dormant Account Fee	\$10.00/month
Early Membership Closure Fee (within 6 months of opening)	\$25.00 or remaining funds in the membership
Escheatment Fee (After 5 years of <b>no member initiated transactions</b> )	\$75.00/per membership or remaining funds in the membership
Expedited Services ( <b>ALL</b> Product(s)/service(s) requiring FedEx/UPS Delivery)	\$40.00/per delivery
Garnishment Fee/Tax Levies/Attachments/Liens	\$125.00/per occurrence
Lien Release	\$20.00
Loan Late Payment Fee	\$30.00
Loan Payment by ACH or Card Processing Fee (Eligible only for past due loans) <small>Only Visa® and Mastercard Debit Cards and Mastercard Credit Cards accepted.</small>	\$0.00
Loan Return Payment Fee	\$30.00/per item
Member Privilege Fee	\$30.00/per item
Membership Number Change Fee (Except when due to fraud)	\$30.00/per change
Monthly Paper Statement Fee (Effective on New Accounts as of 1/01/2025)	\$5.00/per statement type
Official Check Fee	\$5.00/per item
Official Check Research Fee	\$2.00/ per item
One-time Electronic Funds Transfer	\$1.95/per transfer
Recurring Electronic Funds Transfer	FREE
Returned ACH Fee (Overdrawn NSF)	\$30.00/per item
Returned IPAY Bill Pay Checks/Payments	\$30.00/per item
Returned Check Fee (NSF)	\$30.00/per item
Returned Mail Fee	\$5.00/per item
Statement Retrieval	\$12.00/per item
Stop Payment Request	\$35.00/per item
Temporary Checks	\$5.00/per sheet after initial starter checks
Visa® Card Replacement   Priority Mail Fee   Express Mail Fee	\$15.00   \$10.00   \$30.00
Visa Late Fee	\$30.00
Visa Over-the-Limit Fee	\$25.00
Visa Returned Check Fee	\$30.00
Visa Return Payment Fee	\$30.00
Wire Transfer (Outgoing)	\$30.00/per wire

NSF: Non-sufficient Funds

We do not limit the number of Member Privilege Fee, Returned Check Fee (NSF), or Returned ACH Fee (Overdrawn NSF) charges that can be imposed on a given day, and if the same item is presented on subsequent days, a new charge will be assessed each time (if funds are not available).

**FACTS****WHAT DOES SIGNATURE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

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

**What?**

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

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

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information: the reasons Signature Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Signature Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit unions	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday purposes—</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**To limit our sharing**

- Call (800) 336.0284 ext. 684 or [MemberServices@SignatureFCU.org](mailto:MemberServices@SignatureFCU.org)

**Please note:**

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call (800) 336.0284 ext. 684 or [MemberServices@SignatureFCU.org](mailto:MemberServices@SignatureFCU.org)

Who we are	
Who is providing this notice?	Signature Federal Credit Union
What we do	
How does Signature Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Signature Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Provide account information or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Signature Federal Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Signature Federal Credit Union does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include insurance and financial service companies.</i></li> </ul>

# Online Branch and Mobile Banking End User Agreement

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## Part 1: Signature Federal Credit Union Online Branch Disclosure

Each of your accounts at Signature Federal Credit Union is governed by the applicable New Membership Account Disclosure, Share Account Disclosure and Fee Schedule you received when you opened your account. By accessing and using Signature Federal Credit Union's Online Branch Services, you agree to the terms and conditions set forth in this End User Agreement.

**A. Online Branch Service:** Through the Online Branch service, you may conduct the following:

**Transfers:** You may transfer funds among your Signature Federal Credit Union share, share draft, money market, or loan accounts. Transfers among the accounts may not immediately charge or credit your account, but transfers will be effective no later than the business day immediately after the date of such transaction.

**Account Balance Inquiries:** You may view your share, share draft, certificate, money market, and loan account balances. Transaction History: You may view transaction history for any loan or deposit account.

**Cleared Check Searches:** You may search for drafts that have cleared your accounts.

**Additional Services:** From time to time, Signature Federal Credit Union may announce additional services which are only available through Online Branch. Your use of these services constitutes acceptance of the terms and conditions presented at the time they are announced.

**Access Limitations:** Signature Federal Credit Union reserves the right to limit or revoke Online Branch access. If you do not log on at least every four months, online access will be deactivated.

**Web ACH Transactions:** You may originate web ACH debit (inbound) and web ACH credit (outbound) transfers to/from your Signature FCU share account to/from an account at another financial institution in the SFCU Mobile Banking App or Online Branch. There is a daily limit of 3 inbound and 3 outbound transfers per day. Inbound transfers have a daily limit of \$5,000 per business day, Outbound transfers have a daily limit of \$1,000 per business day. We have the right to delay funds from web ACH debit (inbound) transfers for up to 3 days, making funds available on the 4th business day following the effective date of request. Funds from web ACH credit (outbound) transfers will be made available on the day following the effective date of the request. By originating a web ACH debit or web ACH transfer, you represent and warrant that the transfer was not originated for a fraudulent or improper purpose. You authorize Signature FCU to set-off any losses, it sustains because of a fraudulent or improper ACH transfer from or to any accounts that you have with Signature FCU. You authorize Signature FCU to freeze or terminate any or all your Signature FCU accounts due to fraudulent or improper ACH transfers.

**Online Branch & SFCU Mobile Banking System Downtime:**

Online Branch and Mobile Banking App are unavailable during the nightly update, typically from 12am - 3am EST..

**B. Operating Systems:** Our Online Branch site is designed to operate using World Wide Web technologies. Signature Federal Credit Union uses "cookies" to help administer the Online Branch service. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie when entering Online Branch, you may not be able to log in.

**C. Online Branch Password:** You hereby acknowledge that you have read and reviewed the appropriate disclosure pertaining to Online Branch and agree to the terms of said disclosure. You acknowledge that use of the Online Branch by other persons will give them access to any of your deposit/loan accounts. Access to your account will be by means of a username and password. You agree not to make your password available to any other person. You agree to establish and maintain 2-factor authentication for access to your accounts through SFCU Mobile Banking App or Online Branch Online Branch and to take other reasonable measures to prevent unauthorized access to your account(s). Should you provide your login credentials to any person, you assume the sole risk if your account is accessed without authority, and you suffer any losses in connection with such access. We shall not be liable for any loss arising from your failure to secure your credentials including the provision of such credentials to others. If you believe your credentials have been compromised, lost or stolen or that someone has transferred/withdrawn or may transfer/withdraw money from your account without your permission, call (800) 336.0284 between 9:00 am and 5:00 pm EST, Monday through Friday, send an email to [eServices@signaturefcu.org](mailto:eServices@signaturefcu.org) or write to us at Signature Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148. You may change your username and password at any time without contacting Signature Federal Credit Union. To do so, click on the appropriate link on the Online Branch sign in page. We suggest you change your password from time to time for security purposes, and you should do so immediately if you believe another person has gained access to your information. In addition, you should remove all devices used to access your Signature Federal Credit Union account.

**D. Liability for Unauthorized Transfers:** Tell us AT ONCE if you believe your username or password has been lost or stolen; immediately change your password and remove all devices associated with your account. Telephoning Signature Federal Credit Union is the best way of limiting your potential losses. If you tell us within two (2) business days, your losses cannot exceed \$50. If you do not tell us within two (2) business days after you learn of the loss or theft of your username/password or unauthorized access to your online account and we can prove we could have stopped someone from using your account without your permission had you told us, you could lose as much as \$500. If your statement shows transfers/withdrawals that you did not make, tell us at once. If you fail to tell us within sixty (60) days after the statement was mailed to you, you may be liable for all transactions and fees listed on your account if we can prove that we could have stopped



# Online Branch and Mobile Banking End User Agreement

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someone from taking the money had you told us in time.

**E. Indemnification:** Except where Signature FCU is liable under the terms of this Agreement or any other agreement governing the applicable account, you agree to indemnify, defend and hold us, our officers, directors, employees and consultants, service providers, and licensors, harmless from any and all third-party claims, liability, damages, obligations, demands, charges, expenses, and/or costs including (reasonable attorney's fees) arising from:

- A third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other content or materials you submit to us.
- Any fraud, manipulation, or other breach of this Agreement or the Online Branch or Mobile Banking Application ("Service").
- Your violation of any other applicable laws, regulations, or rights of a third party, including rights of privacy, publicity, or other property rights.
- The provision of the Service or use of the Service by you or any third party.
- Any negligent or intentional act or omission by you in the performance of your obligations under this Agreement.
- The violation of any applicable law, statute, or regulation in the performance of your obligations under this Agreement.
- Any breach of a representation, warranty, covenant, or obligation contained in this Agreement.

**F. Statements:** All transactions generated by you through Online Branch will appear on your monthly or quarterly statement.

**G. Our Liability:** If we do not complete a transfer to or from your account or a withdrawal on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable for certain exceptions including the following:

- a. If, through no fault of ours, you do not have enough money in your account to make the transfer or withdrawal;
- b. If the Online Branch was not working properly and you knew about the breakdown when you started the transfer or withdrawal;
- c. If circumstances beyond our control (such as fire or flood) prevent the transfer or withdrawal from being completed despite reasonable precautions that we have taken. We shall not be responsible for any other loss, damage, or injury whether caused by the equipment, software, and/or the Online Branch service, nor shall we be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment, software, and Online Branch, except where the law requires different standards. We do not make any warranties concerning the equipment, the software, or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchant ability.

**G. Errors and Questions:** In case of errors or questions about your electronic transfers, telephone us at (800) 336.0284 or write

to us at Signature Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us: Your name and member number; Why you believe there is an error and the dollar amount involved; Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the telephone number shown above..

**H. Business Day:** Our business days are Monday through Friday. Federal holidays are not included.

**I. Governing Law:** This agreement shall be governed by and constructed in accordance with the National Credit Union Administration (NCUA), along with Federal laws and laws in the state of Virginia.

## Part 2: Signature Federal Credit Union Mobile Banking Addendum

This is an addendum ("Addendum") to the Online Branch Disclosure, and sets forth additional terms and conditions for use of the Mobile Banking Application ("SFCU Mobile Banking"). This Addendum constitutes the entire agreement between us and you relating to Mobile Banking, supersedes any other agreements relating to SFCU Mobile Banking.

### A. ACCEPTANCE OF ADDENDUM

**a. Accepting this Addendum:** By using SFCU Mobile Banking, and/or by providing the verification code to complete your enrollment in SFCU Mobile Banking, you agree to this Addendum.

**b. Description of Services:** SFCU Mobile Banking is a personal financial account management service that allows you to view balances and recent account activity and conduct certain Transactions using compatible and supported mobile phones and/or other compatible and supported wireless devices (collectively, "Mobile Devices"). We reserve the right to modify the scope of SFCU Mobile Banking Services at any time. We reserve the right to refuse to make any Transaction you request through SFCU Mobile Banking. You agree and understand that SFCU Mobile Banking may not be accessible or may have limited utility over some mobile networks, such as while roaming.



# Online Branch and Mobile Banking End User Agreement

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**c. User of Services:** You accept responsibility for making sure that you understand how to use SFCU Mobile Banking before you actually do so. You also accept responsibility for making sure that you know how to properly use your Mobile Device and the SFCU Mobile Banking software (“Software”). We may change or upgrade SFCU Mobile Banking from time to time. In the event of such changes or upgrades, you are responsible for making sure that you understand how to use SFCU Mobile Banking as changed or upgraded. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Mobile Device. From time to time, Signature FCU may develop additional mobile services. When such services are developed, you will have the opportunity to add them to your SFCU Mobile Banking Service, provided you have a compatible Mobile Device.

**d. Relationship to Other Agreements:** You agree that when you use SFCU Mobile Banking, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will continue to be subject to the Terms and Conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service carrier or provider, and that this Addendum does not amend or supersede any of those agreements. You understand that those agreements may incur fees, limitations and restrictions which might impact your use of SFCU Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with SFCU Mobile Banking, including while downloading the Software, receiving SFCU Mobile Banking text

messages, or other use of your Mobile Device when using the Software or other products and services provided by SFCU Mobile Banking, and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service carrier or provider is responsible for its products and services, and that your mobile service carrier is not the provider of SFCU Mobile Banking. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with SFCU Mobile Banking, you will contact us directly.

**e. Arbitration/Class Action Waiver:** This section constitutes an arbitration agreement between you and Signature FCU and includes a mutual waiver of class action rights. It governs disputes about the interpretation of this Agreement, the Service, the Online Branch and Mobile Banking apps. It includes claims based upon broken promises or contracts, torts, statutory, common law, and equitable claims, disagreements about the meaning of this provision (“Covered Dispute”). Either you or Signature FCU may submit a Covered Dispute to binding arbitration following a lawful demand. Should you or Signature FCU fail to submit to a demand arbitration of a Covered Dispute, the party that fails to submit shall be responsible and

liable for the costs and expenses (including attorney’s fees) incurred by the other in compelling arbitration.

Neither you nor Signature FCU are entitled to join, consolidate or combine a Covered Dispute by or against others in any arbitration; include in any arbitration any Covered Dispute as a representative or member of a class; or act in any arbitration in the interest of the general public or in a private attorney general capacity.

Each arbitration, including the selection of the arbitrator, will be administered by the American Arbitration Association (“AAA”) or such other administrator as you and we may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to here as the “Arbitration Administrator”), according to the Commercial Arbitration Rules and the Consumer Arbitration Rules (“AAA Rules”).

To the extent that there is any variance between the AAA Rules and this Arbitration Provision, this Arbitration Provision will control. Arbitrator(s) must be a member of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Covered Dispute. You agree that any arbitration of a Covered Dispute shall be held in the City of Alexandria, Virginia, unless you and Signature FCU agree to hold the arbitration in another location.

You and we each agree that in this relationship:

- You and we are participating in transactions involving interstate commerce.
- The Arbitrator will decide any dispute regarding the enforceability of this Arbitration Provision.
- Each arbitration is governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code) and, to the extent any provision of that Act is inapplicable, unenforceable, or invalid, the laws governing the relationship between you and us about which the Covered Dispute arose.

To find out how to initiate arbitration, please call any office of the AAA or visit the AAA Website at [www.adr.org](http://www.adr.org). If any of the provisions of this Arbitration Provision dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be unlawful or unenforceable, that invalid provision shall not be severable, and this entire arbitration agreement shall be unenforceable.

This Agreement does not stop either you or Signature FCU from exercising any lawful rights to use other remedies to:

- Preserve, foreclose, or obtain possession of real or personal property.
- Exercise self-help remedies, including setoff and repossession rights.
- Obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or court appointment of a receiver by a court having jurisdiction.



# Online Branch and Mobile Banking End User Agreement

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- Enforce your rights under section 502 of the Employee Retirement Income Security Act of 1974.

Each of us will take all steps and execute all documents necessary for the implementation of the arbitration proceedings. The arbitrator may hear and rule on appropriate dispositive motions as part of the proceeding, such as motions for judgments on the pleadings, summary judgment, or partial summary judgment. Each of us shall take reasonable steps to ensure that the arbitration proceeding is completed within 180 days of its filing. This provision will be liberally construed to ensure the enforcement of this section.

The allocation of fees and expenses shall be determined by the rules or procures of AAA. Unless required by applicable law, each party shall pay their own attorney, expert, and witness fees. This rule applies no matter which party wins the arbitration.

Notwithstanding anything to the contrary in this Agreement, each party retains the right to pursue in small claims court any dispute in which the remedy sought is entirely within that court's jurisdiction. This arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorney's fees and costs) that exceeds the jurisdictional limit of the small claims court.

## B. MOBILE SOFTWARE LICENSE AGREEMENT

**a. License:** Subject to your compliance with this Addendum, you are hereby granted a personal, limited, nontransferable, non-exclusive, non-sublicensable and non-assignable license ("License") to download and install the Software on your Mobile Device within the United States and its territories. In the event that you obtain a new or different Mobile Device, you will be required to download and install the Software to that new or different Mobile Device.

**b. License Restrictions/Revocation:** This License shall be deemed revoked immediately upon (a) your termination of SFCU Mobile Banking; (b) your deletion of the Software from your Mobile Device; (c) your noncompliance with this Addendum; or (d) written notice to you at any time, with or without cause. In the event this License is revoked for any of the foregoing reasons, you agree to promptly delete the Software from your Mobile Device. We and our service providers (which includes, without limitation, any provider of Software) reserve all rights not granted to you in this Addendum. The provisions of this Addendum shall survive revocation of the License.

**c. Software:** The Software shall be used solely in connection with SFCU Mobile Banking and may not be used by you for any other reason. You may not grant any sublicenses to the Software. You agree that you will not; (a) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Software, (b) copy or reproduce all or any part of the technology or Software, or (c) interfere, or attempt to interfere with the technology or Software. The Software does not include various

third-party operating systems and applications that will be required to use the Software. You will be solely responsible for such third-party software. You acknowledge that the Software contains trade secrets and other proprietary and confidential information, whether or not the Software contains any copyright or other proprietary notice. You agree to take commercially reasonable precautions to protect the confidentiality of the Software. You (a) will not print, copy, or duplicate any portion of the Software, (b) will not alter any copyright notices on the Software, (c) will not make the Software available in any form to anyone except your agents for purposes specifically related to your authorized use, (d) will take appropriate action with any persons permitted access to the Software to inform them of the confidential nature thereof and to obtain their compliance with the terms of this Paragraph, (e) only will use the Software for your personal use and not for the benefit of any other person or entity, and (f) will comply with all of our procedures and requirements for use of the Software. The provisions of this Paragraph will survive termination of this Agreement.

## C. YOUR OBLIGATION

**a. User of SFCU Mobile Banking:** You agree that we may send you, by SMS/text, e-mail, and other methods, communications relating to SFCU Mobile Banking, including, without limitation, welcome messages, information and requests for information relating to the use of SFCU Mobile Banking. You agree to use SFCU Mobile Banking carefully, to keep your password or passcode confidential, secure and not share it with others, to check your statements and transactions regularly, and to report any errors to us promptly by calling us at (800) 336.0284.

**b. Location Based Information:** If you use any location-based feature of SFCU Mobile Banking you agree that your geographic location and other personal information may be accessed and disclosed through SFCU Mobile Banking. If you wish to revoke access to such information you must cease using location-based features of Mobile Banking.

**c. Proprietary Rights:** You are permitted to use content delivered to you through SFCU Mobile Banking only on SFCU Mobile Banking. You may not copy, reproduce, distribute, or create derivative works from this content. Further, you agree not to reverse engineer or reverse compile any SFCU Mobile Banking technology, including, but not limited to, any Software or other mobile phone applications associated with SFCU Mobile Banking.

**d. User Conduct:** You agree not to use SFCU Mobile Banking or the content or information delivered through SFCU Mobile Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of SFCU Mobile Banking to impersonate another person or entity; (c)



# Online Branch and Mobile Banking End User Agreement

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violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to SFCU Mobile Banking; (i) interfere with, or disrupt the use of SFCU Mobile Banking by any other user; or (j) use SFCU Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

**e. No Commercial Use or Re-sale:** You agree that the SFCU Mobile Banking Services are for your use only (for personal and business account holders). You agree not to resell or make commercial use of SFCU Mobile Banking.

## D. ADDITIONAL PROVISIONS

**a.** Neither we nor our service provider can always foresee or anticipate technical or other difficulties related to SFCU Mobile Banking. These difficulties may result in loss of data, personalization settings or other SFCU Mobile Banking interruptions.

**b.** Neither we nor any of our service providers assumes responsibility for the operation, security, functionality or availability of any Mobile Device or mobile network which you utilize to access SFCU Mobile Banking.

**c.** You agree to exercise caution when utilizing the SFCU Mobile Banking application on your Mobile Device and to use good judgment and discretion when obtaining or transmitting.

**d. Changes or Cancellation:** You may cancel your participation in SFCU Mobile Banking at any time. To delete the SFCU Mobile Banking App, refer to the instructions for deleting a Mobile Application for your specific Mobile Device. For assistance with cancellation or lost/stolen Mobile Devices, call (800) 336.0284 or email eServices@signaturefcu.org. We reserve the right to change or cancel SFCU Mobile Banking at any time without notice. We may also suspend your access to SFCU Mobile Banking at any time without notice and for any reason, including but not limited to, your non-use of SFCU Mobile Banking. You agree that we will not be liable to you or any third party for any modification or discontinuance of SFCU Mobile Banking.

**e. User of Data:** We and our service providers will use information you provide for purposes of proving SFCU Mobile Banking and to prepare analyses and compilations of aggregate member data that does not identify you (such as the number of members who signed up for SFCU Mobile Banking in a month).

## E. LIMITATIONS AND WARRANTY DISCLAIMERS

We and our service providers disclaim all warranties relating

to SFCU Mobile Banking or otherwise in connection with this Addendum, whether oral or written, express, implied or statutory, including, without limitation, the implied warranties of merchantability, fitness for particular purpose and non-infringement. Neither we nor our service providers will be liable to you or any third party for any indirect, incidental, exemplary, special, punitive or consequential damages of any kind, or for any loss of profits, business, or data, whether based in statute, contract, tort or otherwise, even if we or our service providers, as applicable, have been advised of, or had reason to know of, the possibility of such damages. Some states/jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you. Except to the extent prohibited by applicable banking regulations, under no circumstances will the total liability of us or our service providers to you in connection with SFCU Mobile Banking Services or otherwise under this Addendum exceed \$5,000.

## F. REMOTE DEPOSIT ANYWHERE (RDA) TERMS AND CONDITIONS

RDA is the ability to deposit a check into your account at Signature Federal Credit Union from a remote location without having to physically deliver the check to us. This is done by taking a picture of the front and back of the check using certain mobile devices such as Smartphones or tablets.

**a. Acceptance of this Agreement:** Your use of RDA constitutes your acceptance of this Agreement, and the Agreement may be subject to change. We will notify you of any material changes via Mobile Banking App, message, e-mail, website, or statement messages, and your continued use of RDA will indicate your acceptance of the revised Agreement. We reserve the right to change, modify, add, or remove portions of RDA.

**b. Eligibility for RDA:** Members must qualify for RDA by meeting the following criteria: (i) member must be 18 years or older; (ii) must be in good credit standing; (iii) must have Online Branch/Mobile Banking access; (iv) Must not have previously been removed from our RDA program for abuse.

**c. Eligible Items:** You agree to scan and deposit only checks as defined in the Federal Reserve Regulation CC ("Reg CC"). You further agree not to use RDA to deposit the following items: (a) Checks payable to any person or entity other than you or your joint owner; (b) Checks previously converted to a substitute check as defined by Reg CC; (c) Foreign checks; (d) Money orders.

**d. Receipt of Items:** We reserve the right to reject any item transmitted through RDA, at our discretion. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from us that we have received the image. Receipt of such confirmation does not mean the transmission was error free or complete.



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**e. Deposit Limits:** We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using RDA and to modify such limits, at our discretion, as necessary.

**f. Daily Posting:** Deposits are not credited immediately once received. We will batch post all deposits twice per day: first at 11:00 am Eastern time and again at 3:00 pm Eastern time. Deposits made through RDA after those times will be credited at the next scheduled posting. The times are subject to change.

**g. Restricted Endorsements:** You agree to endorse all checks deposited to us through RDA as "For Deposit Only Signature FCU".

**h. Disposal of Transmitted Items:** Upon your receipt of a deposit confirmation from us, you agree to prominently mark the check as "Electronically Presented" or "Mobile Deposit". Securely store the original check for 7 business days, verify your check has been credited to your account, and properly dispose of the check to ensure it is not represented for payment. You further agree never to represent the item to another Financial Institutions.

**i. Fees:** We do not impose a fee for the use of RDA. However, any check presented for payment that is returned to us for reasons such as Non-Sufficient Funds or Account Closed, will impose a fee based on our current fee schedule which can be found on our website at [www.SignatureFCU.org](http://www.SignatureFCU.org).

**j. Equipment:** To use RDA, you must, at your expense, obtain and maintain a mobile device with a communications plan that allows for data transfer. We are not responsible for any third-party software you may need to use RDA.

**k. Errors:** You agree to notify us of any suspected errors regarding items deposited through RDA right away, and in no event later than 60 (sixty) days after the applicable Signature Federal Credit Union statement is sent. Unless you notify us within 60 (sixty) days, such statement regarding all deposits made through RDA shall be deemed correct, and you forfeit your right to bring a claim against Signature Federal Credit Union for an alleged error.

**l. Disclaimer of Warranties:** You agree your use of the Service and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. We disclaim all warranties of any kind as to the use of the services, whether express or implied. We make no warranty that the services: (a) Will meet your requirements; (b) Will be uninterrupted, timely, secure, or error-free; (c) The results that may be obtained from the service will be accurate or reliable; and (d) Any errors in the Service or technology will be corrected.

**m. Continuity of Service:** Signature Federal Credit Union reserves the right to discontinue RDA or to restrict use of RDA based on violations of this Agreement.

## Part 3: Terms of Use and Privacy Policy

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

**A. General.** The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

**B. Provider Privacy Policy.** Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider will use it when taking a picture to add an image to a transaction or to capture images of a check that is being deposited or to add a photo to your profile. In addition to this Provider Privacy Policy, your financial institution maintains a privacy policy covering the personal and financial information related to your use of the financial institution's services and products, including such information that may be gathered through use of this Service, such as the "Account Information" and "Registration Information" described below. A copy of that privacy policy is available from your financial institution.

**C. Source of Information.** The Service, at your direction, will retrieve your information maintained online by financial institutions and billers with which you have customer relationships, maintain accounts or engage in financial transactions and other log-in related information ("Account Information"). Provider does not review, verify or analyze the Account Information for accuracy or any other purpose, but simply gathers, organizes and reports available Account Information to you. Technical difficulties may result in a failure to obtain data, a loss of data, a loss of personalized settings or other service interruptions. Account Information is timely only to the extent that it is promptly provided by the third-party sites. Account Information may be more complete or up to date when obtained directly from the third-party sites.

**D. Your Responsibility for Information.** You are responsible for providing Provider with accurate and updated (as necessary) account numbers, user names, passwords and other log-in related information ("Registration Information") so that the Service is able to access Account Information. If you become aware of any unauthorized use of your Registration Information, you should



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notify your financial institution immediately.

**E. Rights You Grant to Provider.** By submitting data, passwords, user names, PINs, log-in information, materials and other Registration Information to Provider through the Service, you are voluntarily supplying that content to Provider for the purpose of providing the Service to you. By submitting such information to Provider, you represent that you are entitled to submit it to Provider for use for this purpose, without any obligation by Provider to pay any fees. By using the Service, you expressly authorize Provider to access your Account Information maintained by identified third parties, on your behalf as your agent. When you use the "Add Accounts" feature of the Service, you will be directly connected to the website for the third party you have identified. Provider will submit information including user names and passwords that you provide to log you into the site. You hereby authorize and permit Provider to use and store the information submitted by you (such as account passwords and user names) to accomplish the foregoing and to configure the Service so that it is compatible with the third-party sites for which you submit your information. You acknowledge and agree that when Provider is accessing and retrieving Account Information from the third-party sites, Provider is acting on your behalf and not on behalf of the third party. You acknowledge that certain risks are inherent in the transmission of information over the internet, and you agree that by using the Service you are assuming those risks.

**F. Consent to Use of Data.** You agree that Provider may collect and use technical data and related information, including but not limited to technical information about your device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of software updates, product support and other services (if any) related to the Service. Provider may use this information, as long as it is in a form that does not personally identify you, to improve its products or provide services or technologies.

**G. Disclaimer of Warranty.** THE SERVICE IS PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SERVICE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SERVICE WILL BE UNINTERRUPTED. YOUR USE OF THE SERVICE AND ANY MATERIAL OR SERVICES OBTAINED OR ACCESSED VIA THE SERVICE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

**H. Limitation of Liability.** TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL PROVIDER BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICE, INCLUDING BUT NOT LIMITED TO ANY GENERAL,

SPECIAL, DIRECT, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, PROVIDER'S LIABILITY ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICE SHALL NOT EXCEED IN THE AGGREGATE THE SUM OF \$250. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES, SO SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

**I. Google Analytics.** To assist Provider in maintaining and improving this application, Provider uses Google Analytics to gather information about usage of the Service. For example, it tracks how many visitors the Service has, which screens they spend time on, what kinds of operating systems and devices they use, and how they found the Service. Google Analytics does not track, collect or upload any data that personally identifies an individual (such as a name, email address, account number or billing information), or other data which can be reasonably linked to such information. The information helps Provider improve the performance of this Service for you. For more information on Google's use of the data, please see the website "How Google uses data when you use our partners' sites or apps" located at <http://www.google.com/policies/privacy/partners/>.

**J. Miscellaneous.** This End User Agreement constitutes the entire agreement between you and Provider concerning the subject matter hereof. This End User Agreement will be governed by and construed in accordance with the laws of the state of Iowa, excluding that body of laws pertaining to conflict of laws. If any provision of that portion of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this End User Agreement are subject to the exclusive jurisdiction of the courts of Iowa and you expressly consent to jurisdiction and venue thereof and therein. This End User Agreement and all related documentation are and will be in the English language. The application of the United Nations.

Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

## ARBITRATION/CLASS ACTION WAIVER

This section constitutes an arbitration agreement between you and Signature FCU and includes a mutual waiver of class action rights. It governs disputes about the interpretation of this Disclosure, the Service or any other agreements with Signature FCU. It includes claims based upon broken promises or contracts, torts, statutory, common law, and equitable claims, disagreements about the meaning of this provision ("Covered Dispute"). Either you or Signature FCU may submit a Covered Dispute to binding arbitration following a lawful demand. Should you or Signature FCU fail to submit to a demand arbitration of a Covered Dispute, the party that fails to submit shall be responsi-



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ble and liable for the costs and expenses (including attorney's fees) incurred by the other in compelling arbitration.

Each arbitration, including the selection of the arbitrator, will be administered by the American Arbitration Association ("AAA") or such other administrator as you and we may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to here as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Consumer Arbitration Rules ("AAA Rules").

To the extent that there is any variance between the AAA Rules and this Arbitration Provision, this Arbitration Provision will control. Arbitrator(s) must be a member of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Covered Dispute. You understand and agree that any arbitration of a Covered Dispute shall be held in the City of Alexandria, Virginia, unless you and Signature FCU agree to hold the arbitration in another location.

You and we each agree that in this relationship:

- You and we are participating in transactions involving interstate commerce.
- The Arbitrator will decide any dispute regarding the enforceability of this Arbitration Provision.
- Each arbitration is governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code) and, to the extent any provision of that Act is inapplicable, unenforceable, or invalid, the laws governing the relationship between you and us about which the Covered Dispute arose.

To find out how to initiate arbitration, please call any office of the AAA or visit the AAA Website at [www.adr.org](http://www.adr.org). If any of the provisions of this Arbitration Provision dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be unlawful or unenforceable, that invalid provision shall not be severable, and this entire arbitration agreement shall be unenforceable.

This Agreement does not stop either you or Signature FCU from exercising any lawful rights to use other remedies to:

- Preserve, foreclose, or obtain possession of real or personal property.
- Exercise self-help remedies, including setoff and repossession rights.
- Obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or court appointment of a receiver by a court having jurisdiction.
- Enforce your rights under section 502 of the Employee Retirement Income Security Act of 1974.

Each of us will take all steps and execute all documents necessary for the implementation of the arbitration proceedings. The arbitrator may hear and rule on appropriate dispositive motions as part of the proceeding, such as motions for judgments on the pleadings, summary judgment, or partial summary judgment. Each of us shall take reasonable steps to ensure that the arbitration proceeding is completed

within 180 days of its filing. This provision will be liberally construed to ensure the enforcement of this section.

The allocation of fees and expenses shall be determined by the rules or procures of AAA. Unless required by applicable law, each party shall pay their own attorney, expert, and witness fees. This rule applies no matter which party wins the arbitration.

Notwithstanding anything to the contrary in this Agreement, each party retains the right to pursue in small claims court any dispute in which the remedy sought is entirely within that court's jurisdiction. This arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorney's fees and costs) that exceeds the jurisdictional limit of the small claims court.

**Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT. YOU UNDERSTAND THAT YOU ARE WAIVING THE RIGHT TO A JURY TRIAL FOR THE RESOLUTION OF ANY COVERED DISPUTES.

**Acceptance of Arbitration and Class Action Waiver.** By your receipt of our Disclosure including a copy of this Arbitration and Class Action Waiver section and your decision not to reject this Agreement as confirmed by your continued use of your Account, you agree to be bound by this Arbitration and Class Action Waiver for all of your Accounts and, effective immediately, your Accounts will be bound by this Arbitration and Class Action Waiver.

**Right to Opt-Out.** You have the right to opt-out of this Agreement to arbitrate if you notify us of your intent to do so in writing within 30 days of your initial Account opening or the receipt of this notice, whichever is later. To opt-out, you must notify us in writing at (address) within the 30-day time period and the writing must contain your name as listed on your account, address, Account number and live signature. If you fail to opt-out within the 30-day time period, you will be deemed to have consented to the resolution of your Covered Dispute through binding arbitration.



# EFT | ACH Disclosure

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The following is an official disclosure statement required by law (Electronic Transfer Act) to be given to members who may have electronic fund transfer transactions affecting their account. Please read and retain this copy with your Credit Union Records

**1. Liability of Consumer:** Tell us AT ONCE if you believe your Visa Debit Card ("Card") has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your Card, you can lose no more than \$50 if someone used your Card without your permission.

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

Also, if your statement shows transfers that you did not make, including those made by your card, 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 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 will extend the time periods.

**2. Contact in the event of unauthorized Transfer:** If you believe your Card has been lost or stolen, call (800) 336.0284 during regular business hours or call (800) 682.6075 after regular business hours, or write to us at: Signature Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**3. Business Days:** For the purposes of these disclosures, our business days are Monday through Friday. We are closed on all Federal holidays.

**4. Types of Transfers and Limitations:**

- a. Account Access:** you may use your Card to (some services may not be available at all terminals)
- i. Withdraw cash from your savings and checking accounts.
  - ii. Make deposits to your savings and checking accounts.
  - iii. Transfer money between your savings and checking accounts whenever you request.
  - iv. Pay for services or purchases at places that accept the Card.
  - v. Pay bills directly from your checking or savings account in the amounts and on the days you request.
  - vi. Conduct telephonic transfers, online banking, and mobile banking transactions.
  - vii. Conduct ACH transactions such as authorizing a third party

to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time or recurring as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In all these cases, these transfers will require you to provide to the third party your account number and credit union information which can be found on your check or a deposit slip. You should only provide your credit union and account information (whether over the phone, the Internet or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. External transfer accounts in the Online Branch and SFCU Mobile Banking App must be in the same owner(s) name(s), social security numbers as the account holder(s) on the account with Signature Federal Credit Union. Examples of these funds include, but are not limited to:

1. Preauthorized Credits: You may make arrangements for certain direct deposits to be accepted into your checking or primary share savings account(s).
2. Preauthorized Payments: You may make arrangements to pay certain recurring bills from your checking or primary share savings account(s).

**b. Electronic Check Conversion:** you may authorize a merchant or other payee to make a one-time electronic payment from your checking account using the information from your check to pay for purchases or pay bills.

**c. Electronic returned check or draft charge:** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**d. Limitations on Daily Dollar Amounts of Transfers**

- i. You may withdraw up to \$510 from ATM machines when you use your Card.
- ii. You may purchase up to \$5,000 or the balance in your account (whichever is less) of goods or services each time you use your Card during point of sale transactions.

**5. Availability and Notice for Entries:** In the case of credit entries subject to Article 4A of the Uniform Commercial Code, Signature FCU hereby provides notice that such entries may be transmitted through the Automated Clearing House (ACH) Network pursuant to the ACH Rules governed by the National Automated Clearing House Association (NACHA). Your rights and obligations concerning these entries shall be governed by/and construed in accordance with the laws of the Commonwealth of Virginia. Credit provided by Signature FCU as the Receiving Depository Financial Institution (RDFI) to you for these entries is provisional until we have received final settlement through a Federal Reserve Bank. If we do not receive such payment for the entry, we are entitled to a



# EFT | ACH Disclosure

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refund from you in the amount of the credit to your account, and the payor of the entry will not be considered to have paid the amount of the credit to you. Signature FCU has not agreed to provide you with notice if we have received a credit entry subject to Article 4A of the Un form Commercial Code.

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

- a. Where it is necessary for completing the transfer, or
- b. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- c. In order to comply with government agency or court orders, or
- d. If you give us your written permission.

**7. Documentation:**

- a. **Preauthorized Transfers:** If you have arranged to have preauthorized electronic funds transfers made to your account at least once every 60 days, you can call us at (800) 336.0284 to find out whether or not the deposit has been made.
- b. **Periodic Statements:** You will get a monthly statement from us unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

**8. Preauthorized Payments:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments by doing the following:

- a. Call us at (800) 336.0284 or write to us at PO Box 148, Alexandria, VA 22313-0148 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$20.00 for each stop-payment order you give.
- b. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**9. Financial Institution's Liability:** 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 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 transfer would go over the credit limitation on your overdraft line,
- c. If the automated teller machine where you are making the transfer does not have enough cash,
- d. If the system was not working properly and you knew about the breakdown when you started the transfer,
- e. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken,
- f. There may be other exceptions in our agreement with you.

**10. ATM Fees:** Fees may be charged by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

**11. Error Resolution:** In case of errors about your electronic transfers, telephone us at (800) 336.0284 or write to us at PO Box 148, Alexandria, VA 22313-0148, or email us at cumail@Signaturefcu.org as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 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 for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 have used in our investigation.

