

TERMS AND CONDITIONS OF YOUR ACCOUNT

This brochure contains the rules which govern your account(s) with Horizon Credit Union. Please read this brochure carefully. If you continue to have an account, including accessing the account by any means, you agree to these rules, our bylaws and any bylaw amendments. You agree to pay the fees we charge and you give us the right to collect any fees, as earned, directly from the account balance. You will receive a separate schedule of rates, qualifying balances and fees if they are not included in this brochure. If you have any questions please contact us.

This agreement is subject to applicable federal laws and the laws of the state of Washington (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this brochure is to:

- summarize the existing rules applicable to the more common transactions;
- establish rules to govern transactions or events which the law does not regulate;
- establish rules for certain events or transactions which the law already regulates but permits variation by agreement; and
- give you our Funds Availability, Electronic Fund Transfers and/or Truth-in-Savings policy disclosures.

We may permit some variations from this standard agreement, but any variations must be agreed to in writing either on our signature access device for the account or in some other written form. As used in this brochure, the words "we", "our" and "us" mean the credit union and the words "you" and "your" mean the owner(s) of this account and anyone signing in a representative capacity (e.g., an "agent" or grantee of a power of attorney) appointed by or on behalf of the owner(s) to sign on the account.

BUSINESS ACCOUNTS

A business account may be represented as a sole proprietorship or a separate legal entity. Regardless of the business account legal status, the Credit Union will allow matriculation in the business account according to authorization documents provided to the Credit Union, according to law and in the discretion of the the Credit Union. You agree to abide by any other reasonable restrictions to the business account the Credit Union may impose from time to time, including but not limited to, completing any documents needed to determine the beneficial owners of the business account.

AUTHORIZED SIGNERS

Business accounts are controlled through banking resolutions for legally separate entities which detail authorized signers on the business account. You agree that any single currently authorized signer may fully matriculate in the business account including, but not limited to, opening and closing the account.

LIABILITY

Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized signer to withdraw from this account and our costs to collect

the deficit including, to the extent permitted by law, our reasonable attorneys' fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

DEPOSITS

Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection is US. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after closing on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

WITHDRAWALS

Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature access device, including anyone signing in a representative capacity, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature access device to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge against your account a check, even though payment was made before the date of the check, unless you have given us written notice of the postdating. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to 1) require you to notify us of your intention to withdraw current funds on deposits from this account and 2) disburse to you any requested funds on a deposit within a reasonable time, including but not limited to a minimum of 7 days (excluding weekends and holidays) from the date of the notice of intention to withdraw funds. This limitation may not apply to Montana Medical Savings Accounts. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts.

Single Account – is owned by one person.

Joint Account: With Survivorship (And Not As Tenants in Common And Not As Community Property) – is owned by two or more persons. Each of you

intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with the right of survivorship. Upon the death of either spouse the property will vest in and belong to the surviving spouse.

Revocable Trust or Pay-On-Death Account – If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account; such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types and (3) withdraw all or part of the deposit at any time.

Corporate, Partnership and other Organizational Accounts – We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation or other organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

PLEDGES

Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary or trust account beneficiary becomes effective. For example, if one joint tenant pledges the deposit evidenced by this agreement for a debt (i.e. uses it to secure a debt) and then dies (1) the surviving joint tenant's rights in this account do not take effect until the debt has been satisfied and (2) the debt may be satisfied with the funds in this account.

STOP PAYMENTS

- a. **Stop Payment Request.** You may ask the Credit Union to stop payment on any check or ACH debit from your checking account or money market account. You may request a stop payment by telephone, by mail, online banking or in person. A fee will be charged for each stop payment you request. Refer to the Common Fee Schedule for checks. The stop payment order with reference to a check will be effective, on the day received, if the Credit Union receives the order in time for the Credit Union to act upon the order on the same day, no later than on the day the order is received. For ACH debits, the stop payment order must be received at least three banking days before the scheduled date of the transfer. For each stop payment order you must state the number of the account, date and the exact amount of the check or ACH and the number of the check or originator of the ACH debit. If you give the Credit Union incorrect or incomplete information, the Credit Union will not be responsible for failing to stop payment on the check or ACH debit ("item"). If the stop payment order is not received in time for the Credit Union to act upon the order, the Credit Union will not be liable to you or to any other party for payment of the item. If we recredit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to the Credit Union, and to assist the Credit Union in legal action taken against the person. You may not stop payment on any certified check or draft; cashier's check or teller's check; or any other check, draft or payment guaranteed by the Credit Union.
- b. **Duration of Order.** A stop payment order on an ACH or check transaction will continue until the entry is returned or until you cancel the stop payment order or as otherwise provided by law. The Credit Union is not obligated to notify you when a stop payment order expires.
- c. **Liability.** You should be aware that while payment of the check or ACH debit may be stopped, you may remain liable to any person, including the

Credit Union, who is a holder of the Item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages or claims related to the Credit Union's action in refusing payment of an Item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an Item as a result of incorrect information provided by you.

TELEPHONE TRANSFERS

A telephone transfer of funds from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing.

AMENDMENTS AND TERMINATION

We may change our bylaws and any term of this agreement. Rules governing changes in interest or dividend rates have been provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in this credit union terminates. You agree to keep us informed about your current contact information at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS

You must examine your statement of account with "reasonable promptness". If you discover (or reasonably should have discovered) any unauthorized payments or alterations, you must promptly notify us of the relevant facts. If you fail to do either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we exercised ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items forged or altered by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but that such time will not, in any circumstance, exceed a total of 30 days from when the statement is first made available to you. You further agree that if you fail to report any unauthorized signatures, alterations, forgeries or any other errors in your account within 60 days of when we make the statement available, you cannot assert a claim against us on any items in that statement and the loss will be entirely yours. This 60 day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ACCOUNT TRANSFER

This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS

If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the federal government for any reason, then you authorize us to deduct the amount of our liability to the federal government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RESTRICTIVE LEGENDS

We are not required to honor any restrictive legend on items you write unless we have agreed to the restriction in writing signed by an officer of the credit union. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00".

FACSIMILE SIGNATURES

You authorize us, at any time, to charge you for all checks, drafts or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the signature access device or that are filed separately with us and contain the required number of signatures for this purpose.

RIGHT TO REPAYMENT OF INDEBTEDNESS

You each agree that we may (without prior notice and when permitted by law)

charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt any individual owes us now or in the future. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date. In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares, dividends or money on deposit to any debt you owe us, in accord with the statutory lien. Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest or statutory lien), or (c) the debtor's right of withdrawal arises only in a representative capacity, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check, draft or electronic withdrawal when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AGENTS

An agent is someone whom you authorize to have access to this account on your behalf. (We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign on the space as an "agent" on the signature access device or by separate form (such as a power of attorney). An agent is not an owner of the account. We will allow agents to be appointed only on individual accounts unless each owner of a joint account has executed a separate power of attorney naming an agent. We may refuse to accept an agent or an agency account.

BYLAW REQUIREMENTS

You must comply with the Bylaws as a condition of membership.

TRANSACTION LIMITATION

We reserve the right at any time to require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or from any other savings account as defined by Regulation D.

NATURE OF DIVIDENDS

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

NATIONAL CREDIT UNION SHARE INSURANCE FUND

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

COMMON FEE SCHEDULE

A fee schedule will be provided to you along with this document.

PROVISIONAL PAYMENT

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

NOTICE OF RECEIPT OF ENTRY

You may initiate or receive credits or debits to your account via ACH ("Automated Clearing House") transaction. Under the Operating Rules of the

National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. Instead, the transaction will be shown on your periodic statement.

CHOICE OF LAW

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Washington, which are applicable to ACH transactions involving your account.

SERVICE SUSPENSIONS OR TERMINATIONS

Per our bylaws, applicable state and federal laws, and this agreement, we reserve the right to limit, suspend, or terminate any or all credit union services at any time. Additionally, we may suspend services if we suspect fraudulent activity on your membership(s). You will be notified in a reasonable amount of time if any services are suspended.

FUNDS AVAILABILITY POLICY

THIS POLICY STATEMENT APPLIES TO
ALL DEPOSIT ACCOUNTS.

SUMMARY OF FUNDS AVAILABILITY POLICY

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Horizon reserves the right to place reasonable holds on deposited funds to the extent permitted by law.

DEFINITION OF BUSINESS DAY

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 closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a non-business day, we will consider that the deposit was made on the next business day we are open.

DEPOSIT AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or check) made at automated teller machines (ATMs) we own and operate will be available on the second business day after the day of your deposit. Funds from any deposits (cash or check) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit. If you make a deposit at an ATM before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM on a day we are not open, we will consider the deposit made on the next business day we are open.

HOLDS ON OTHER FUNDS

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

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$225 of your deposits,

however, may be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than the U.S. Treasury Check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the 9th business day after the date of your deposit.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

Does not apply to business memberships, including sole proprietorships and 'doing business as' (DBA) accounts.

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

DIRECT DEPOSITS

You may make arrangements for certain direct deposits to be accepted into your Share Draft or Share Savings account(s).

ELECTRONIC CHECK CONVERSION

You may authorize a one-time electronic fund transfer from your Share Draft account by using the information from your Share Draft to initiate an electronic funds transfer.

PRE-AUTHORIZED WITHDRAWALS

You may make arrangements to pay certain recurring bills from your Share Draft or Minimum Balance account(s).

TYPES OF TRANSFERS, DOLLAR LIMITATIONS AND CHARGES

You may access your account(s) by ATM using your ATM access device and personal identification number or VISA® Debit/ATM access device and personal identification number to:

- Make deposits to share draft account(s)
- Make deposits to share savings account(s)

- Get cash withdrawals from share draft account(s)
- Get cash withdrawals from share savings account(s)

Some of these services may not be available at all terminals or on all accounts. Our ATM, Visa® debit and Visa® credit access devices are limited with regard to the number and amount of transfers that may be made on any business day.

TYPES OF VISA® DEBIT / ATM ACCESS DEVICE TRANSACTIONS

You may access your Share Draft account(s) to purchase goods (in person, online or by phone), pay for service (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution and do anything that you can do with a credit access device (that a participating merchant will accept with a credit access device).

CURRENCY CONVERSION & INTERNATIONAL TRANSACTIONS

Visa® USA charges an International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is generally higher than if there is no currency conversion. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside of the USA.

BILL PAY, ONLINE BANKING AND TELLER EXPRESS

You may make arrangements to pay certain recurring or one-time bills from your Share Draft account on our internet bill pay system. On our online banking system you can make transfers, loan payments and download all of your account information online. Teller Express, our 24 hour phone system, gives you the opportunity to make transfers, loan payments and gives you information on your entire account over the phone as well. Our online banking system and Teller Express service are limited with regard to the number and amount of transfers that may be made on any business day.

CHARGES FOR ELECTRONIC FUND TRANSFERS

- We do not charge for direct deposits to any type of account.
- We do not charge for pre-authorized withdrawals from any type of account.
- If you use ATMs not operated by Horizon Credit Union, you may have to pay a surcharge or "foreign" ATM fee. See our common fee schedule for Horizon's ATM charges.
- Please refer to our Common Fee Schedule for additional information about charges.
- Except as indicated elsewhere, we do not charge for electronic fund transfers.

RIGHT TO DOCUMENTATION TERMINAL TRANSFERS

You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

DIRECT DEPOSITS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1.800.852.5316 to find out whether or not the deposit has been made. If the only possible transfers to or from your account are direct deposits, you will get a quarterly statement from us.

PERIODIC STATEMENTS

You will get a monthly account statement from us for your Share Draft accounts. You will get a monthly account statement from us for your Share/Savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

STOP PAYMENTS OF PREAUTHORIZED TRANSFERS

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
Call or write us at the telephone number or address listed in this brochure in time for us to receive your request three 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 for each stop payment order you give. Refer to the Common Fee Schedule.

NOTICE OF VARYING AMOUNTS

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

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we may be liable for your losses or damages related to the transfer.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

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 may be liable for your losses or damages related to the transfer. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

Does not apply to business memberships, including sole proprietorships and 'doing business as' (DBA) accounts.

In accordance with our Privacy Policy we will disclose information to third parties about your account or the transfers you make:

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

UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your access device and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit).

Your liability is \$0 for all unauthorized transactions. Your liability for unauthorized transactions may be increased if, based on substantial evidence, you were grossly negligent in the handling of your access device and / or code. If you furnish an access device and grant authority to make transfers to a person (such as a family member, friend or co-worker) who exceeds the authority given, you are fully liable for the transfers unless you have notified us that transfers by that person are no longer authorized. Your liability may also increase if you do not tell us after you learn of the loss or theft of your access device and/or code, and we can prove we could have stopped someone from using your access device and/or code without your permission if you had told us.

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

good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time period.

If you believe your access device and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

IN CASE OF ERRORS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your transfers call or write us at the telephone number or address listed in this brochure, 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 (if any).
- 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 used in our investigation.

If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our discovery.

Horizon Credit Union

PO Box 15128 Spokane Valley WA 99215

Business Days: Monday through Friday, excluding federal holidays

Phone 800.852.5316

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.



Additional insurance of up to \$250,000 on your Insurance Plus Savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.