FRANKLIN MINT FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Franklin Mint Federal Credit Union, You must complete, sign and return an Application for membership.

If Your Application is approved, Your signature on the Application informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union’s policies, procedures, rules, regulations, Bylaws and Amendments, as well as all federal, state and local laws.

Credit Union membership is granted to applicants within Franklin Mint Federal Credit Union’s common bond or underserved area as outlined in the Credit Union’s Charter, and that have also opened an Ownership Share Account, the act of which shall be Your acknowledgement that You agree at all times to maintain a minimum balance not less than a sum equal to one share. To qualify for membership in this Credit Union You must meet all criteria in Your own right, and such eligibility cannot be met through simply being listed as a joint owner on another member’s Account.

SOLE PROPRIETORSHIP ACCOUNTS. You shall take all action necessary so that in the event of Your death, Your estate shall release and indemnify the Credit Union for any payment made at the direction of an authorized signer of Your Account provided the Credit Union has not received actual notice of Your death prior to such payment being made. If You are doing business under an assumed name, You represent that You have properly filed all required paperwork as set out in the laws for the state in which You are organized to do business.

PAYMENT OF ACCOUNTS. Except payees named on any check or other item drawn on Your Account, such Account may only be paid to You and not any director, shareholder, partner or authorized signer as may be applicable.

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

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with these Agreements And Disclosures and/or Your failure to abide by its terms. In the event of any claim, We shall provide You with reasonable and timely notice of such claim, and thereafter You shall at Your own expense defend, protect and hold harmless the Credit Union against said claim or any loss or liability thereunder. In the event You fail to defend and/or indemnify and hold Us harmless, then in such instance We shall have full rights to defend, pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys’ fees necessary to enforce such provision. Such indemnity shall be unlimited in
account and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

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

You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day. All of which means that the number paid first, the next largest check number paid second, so forth and so on), except to the extent that We will pay checks each business day as of the cutoff hour. You agree that We do not fail to exercise ordinary care in paying an item solely because the amount entered is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. We may freeze the assets in Your Account, or any Account on which You are an owner, and not allow payments out of the account until a final court determination

you to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account, We will pay such items each business day based solely on the time they are received (with the first item received that day paid first, the second item received will be paid next, so forth and so on), except to the extent that We will pay checks each business day in the order of the check numbers, so long as they resemble the otherwise lowest check number paid first, the next largest check number paid second, so forth and so on), subject to the available funds in that Account. All of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

Restrictive Legends. We are not liable for any consequences resulting from the payment of a check that contains a restrictive legend or other such limitation (e.g. “Void after 90 days,” “Not valid over $500.00” or “Two signatures required”) unless We have previously agreed, in writing, to the restrictions and/or limitations.

FACSIMILE SIGNATURES. You authorize Us to accept Your facsimile signatures on all checks, drafts, or other orders, for the payment of money, that are drawn on the Credit Union and agree that Your facsimile signature will have the same legal force and effect as Your original signature, regardless of by whom or by what means the facsimile signature has been affixed and so long as they resemble the facsimile signature specimen(s) filed separately with Us. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

NO SIGHT REVIEW OF DRAWER SIGNATURE(S) OR DATE. We pay items on an automated basis and as a result, reserve the right not to conduct a sight review of drawer signatures or date on an item. To the extent permitted by law, You agree that We do not fail to exercise ordinary care in paying an item solely because Our procedures: (a) do not provide for sight review; or (b) only provide for sight review on a threshold-level or sample basis. This includes items that may require multiple signatures.

IDENTIFICATION AND BENEFICIAL OWNERS. Federal law, including the USA PATRIOT Act and the Bank Secrecy Act, require Us to obtain, verify and record information that identifies each person who opens an Account. This includes identifying the beneficiary of legal entities (subject to certain exclusions and exemptions) at the time a new Account is opened, or an existing Account renews, and has a beneficial ownership.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other accounts You may have with Us in necessary multiples (or in such increments as We may from time to time determine) to Your Account to cover any overdraft, and understand that any such overdraft transfers would be made at the Credit Union’s sole discretion. If You have a line of credit or other overdraft services with Us, transfers will be made from the services and/or accounts in the order that You have indicated to Us for clearing any overdraft(s), subject to Your available credit and/or any other preset limit. Any overdraft transfers may be subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

OVERDRAFTS. Except for ATM transactions, You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. Overdrafts caused by Point of Sale (POS) transactions can only be paid if You have affirmatively opted in to have these transactions paid. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any of these items that would overdraft Your checking Account, You may opt-out by writing to Us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317 or by calling Us at (610) 325-5100 or (800) 220-3193 (if calling from outside the Commonwealth of Pennsylvania).

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGINATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

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

CHOICE OF LAW. We may accept payments on Your behalf for Your account which have been transmitted through one or more Automated Clearing Houses (“ACH”) and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be constructed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving Your account.

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

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

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession (including any deposit amounts as a consequence of federal or state benefits, such as Social Security and Veterans Administration benefits) against any amount You owe Us. If We are later required to return any of these federal or state benefits to a governmental authority, and if necessary, We will set-off such amount against any other funds You have on deposit. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us.

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

LEGAL ACTIONS AFFECTING YOUR ACCOUNT. If We are served with a subpoena, restraining order, writ of execution, levy, garnishment or similar order relating to Your Account (legal action), We will comply with that legal action. We may freeze the assets in Your Account, or any Account on which You are an owner, and not allow payments out of the account until a final court determination
ACCOUNT AGREEMENT (continued)

is made regarding the legal action. We may do these things even if the legal action
does not involve all Account owners, and without notice to You. If this occurs, We
will not have any liability to You if there are insufficient funds to pay loans or other
items because We have withdrawn or otherwise restricted access to Your funds in
accordance with the legal action. You will be charged a fee for any legal services,
costs or other expenses that We incur as a result of any attachment, garnishment or
levy against Your Account. You will promptly reimburse Us for such legal
services, costs or expenses, or We may charge the fee to Your Account.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree
to pay Us any applicable fees or charges, and are responsible for any
minimum balance requirements and deposit requirements called for in Our
Agreements and Disclosures provided to You when You opened Your Account.
You also agree to, at all times, maintain a balance in Your Ownership Share
Account at least equal to one share ($5.00). In any case and with proper notice to
You, fees, charges, balance requirements and deposit requirements may be
changed by Us from time to time.

AVAILABILITY AND SUSPENSION OF SERVICES. All members of the Credit
Union may vote in the annual election and are eligible to maintain a savings
account. We are not obligated to provide any other service or benefits. All services
and benefits are provided solely at Our discretion to members in good standing
and We have the right to suspend the benefit of any Credit Union service at any
time for reasonable cause. At Our discretion, We also have the right to pay any
Check presented for payment from Your Account after Your Account is closed or
suspended and to recover such amount paid from You.

Account services are available to those members in good standing with the Credit
Union. We reserve the right to cancel or suspend services, without notice, to a
member who is not in good standing, which includes members that have: (a) a
delinquent loan; (b) failed to provide documents or other requested information: (c) a
savings balance below the $5.00 minimum; (d) an unresolved deposited returned
Check; (e) any unpaid and uncollected fees; (f) a negative balance on an Account; (g)
caued a financial loss to the Credit Union, regardless of the cause; or (h) acted in an
abusive, harassing or discriminatory manner towards any Credit Union employee or
agent, or who otherwise abuse their Credit Union privileges. The decision to reinstate
an Account or any services is at the sole discretion of the Credit Union.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

AGREEMENTS AND DISCLOSURES. The Agreements and Disclosures provided
to You at the time You opened Your Account and referred to throughout this
Agreement contain: (a) a list of fees and charges applicable to Your Account; (b)
the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are
credited or compounded; and (d) other pertinent information related to Your
Account. Your Agreements and Disclosures may be amended by Us from time to
time in a manner as prescribed by law.

STOP PAYMENTS. You may ask Us orally or in writing to stop payment on an
item. However, Your request must be given to Us in a timely manner so that We
have a reasonable opportunity to act on Your request. A stop payment request is
effective for six months. If at the end of six months You request Us to continue the
stop payment order, that request will be treated as a new request. If the
continuance request is provided orally, We will not be liable for any incorrect
information. We are not liable if We pay an item which You have requested Us to
stop payment on as long as We act in good faith and exercise ordinary care.

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

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

POSTDATED, STALE OR OVERDRAFT CHECKS. You agree not to write a check
that contains a future date (post-dated check). You understand that postdating a
check will have no effect on whether or not it is honored prior to or after the date of
any such check. A stale check is any check received by Us that is dated six
months or more prior to the date of receipt. We may pay or refuse to pay any
postdated, stale or overdraft check, or other item presented for payment on Your
Account without any liability. If You do issue such a check and do not want it paid,
You must contact the Credit Union and place a stop payment

CHECK SAFEKEEPING. Check Safekeeping is automatic on Your Account and
Your cancelled checks will not be returned to You. You understand that cancelled
checks retained by Us are later destroyed after a reasonable period of time. If You
subsequently request a copy of a check and We are unable to supply it, then We
shall not be liable for any damage You may sustain in excess of the face amount of
the involved check.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing
activity on Your Account. The Account Owner that is responsible for the tax liability
for a particular Account will receive a single statement that identifies all such
Accounts, regardless of any joint Owner status. If You believe any statement
reflects discrepancies, You must notify Us of such discrepancies within 30 days from
the date We provided the statement to You. If the discrepancy noted is the
result of an electronic fund transfer, then the provisions of Our Electronic Fund
Transfer Agreement with You will control resolution of the matter.

CHECK CASHING. We may charge a fee for anyone that does not have an
account with Us who is cashing a check written on Your Account. We will also
require reasonable identification to cash such a check.

DEATH OR INCOMPETENCE. You agree to notify Us promptly if any person with
rights to transact on Your Account(s) dies or becomes legally incompetent. We
may continue to honor the checks, items and instructions until: (a) We know of the
death or incompetence, and (b) We have had a reasonable opportunity to act on that
knowledge. You agree that We may pay checks drawn on or before the date of death
or legal incompetence for up to ten (10) days after the death or legal incompetence
unless ordered to stop payment by someone claiming an interest in the Account.

CLAIM OF LOSS. You must cooperate with Us in the daily course of doing business.
In addition, If You claim a credit or refund because of a forgery, alteration or any other
unauthorized transaction, You agree to cooperate with Us in the investigation of the
loss, which may include giving Us an affidavit containing statements that enable Us
to pursue legal prosecution to prevent or recover any loss. We have a reasonable
period of time to investigate the facts and circumstances surrounding any loss claim.
You may be required to notify law enforcement authorities and aid in the investigation
and prosecution of any criminal act related to Your Account.

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

UNITED STATES TREASURY TAX DEPOSIT PAYMENTS. In the event You issue
FICA payments. You will be required to provide Us with a properly completed and
legible original Federal Tax Deposit Coupon – Form 8109, which can be obtained
from the Internal Revenue Service. Additionally, We may accept the following types
of Federal Tax Deposit payments:

CT-1 Railroad Retirement & Railroad Unemployment Repayment Taxes
720 Excise Tax
940 Federal Unemployment Tax (FUTA)
941 Withheld Income & Social Security (FICA)
943 Agricultural Withheld Income & Social Security (FICA)
990C Farmers Cooperative Association Income Tax
990PF Excise Tax on Private Foundation Net Investment Income
990T Exempt Organization Income Tax
1042 Withholding at Source
1120 Corporation Income Tax

ELECTRONIC COMMUNICATIONS AND CONTACT INFORMATION. By applying
for membership in the Credit Union, You authorize Us to send You, from time to
time, and to the extent permitted by applicable law, electronic communications
regarding the status of any share, share draft, and/or term Account(s) You
maintain with Us. You also authorize Us to send You electronic communications
regarding any other accounts You may maintain with Us from time to time
including, but not limited to, loan accounts, credit line accounts, and credit card
accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other
technology You have provided to Us on Your membership application, and at
any wireless, cellular, mobile or other telephone number You may furnish to Us or We
may obtain for You in the future. We may contact You using any email addresses
Choose, which may include but is not limited to, voice messages, text messages
and other similar electronic methods of communication. If You have furnished Us with
any e-mail address(es), You understand and agree that We may send You e-mail
messages regarding Your Account(s) with Us from time to time. If You have or
subsequently enter into any separate consent to receive electronic documentation
You agree to notify Us promptly in writing with Your signature or in any other form We deem appropriate, of any changes to Your contact information, including but not limited to Your address, telephone number(s), and email address(es). You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

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

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US. WHEREVER USED, “APY” MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR OWNERSHIP SHARE SAVINGS ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. The minimum balance required to open this Account is the purchase of one share ($5.00) in the Credit Union.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS SAVINGS ACCOUNT

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

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS SUPER SAVER ACCOUNT

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

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS MONEY MARKET SAVINGS ACCOUNT

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

Minimum Balance Requirements. You must maintain an average daily balance of $2,500.00 in Your Account each month in order to avoid a fee.

SPECIFIC TERMS APPLICABLE TO YOUR FREE CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

SPECIFIC TERMS APPLICABLE TO YOUR NON-PROFIT/IOLTA CHECKING ACCOUNT

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

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS PERFORMANCE CHECKING ACCOUNT

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

Minimum Balance Requirements. You must maintain an average daily balance of $10,000.00 in Your Account each month in order to avoid a fee.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS CERTIFICATE ACCOUNTS

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

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

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

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For Accounts having a term of three months or less the penalty imposed will equal the lesser of 31 days of dividends or all accrued dividends; for Accounts having a term greater than three months but not more than one year the penalty imposed will equal the lesser of 90 days of dividends or all accrued dividends; for Accounts having a term greater than one year the penalty imposed will equal the lesser of 180 days of dividends or all accrued dividends.

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

SHARED BRANCHING NETWORK. The Credit Union has joined together with other credit unions in order to offer Our members the ability to transact most, but not all, types of business that they would normally conduct within Our regular branch office structure. While not all transactions may be available and/or account types accessible in or through a shared-branch location, all terms and conditions listed within these Agreements and Disclosures will apply. See a Credit Union representative for additional information.

GOVERNING LAW. This Agreement shall be governed by the laws of the Commonwealth of Pennsylvania, except to the extent that federal law controls.
ACCOUNT DISCLOSURES (continued)

Renewal Policies. For Accounts that will renew automatically at maturity, You will have a grace period of 10 calendar days following the Maturity Date to make deposits and/or withdrawals without penalty. For Accounts that will not renew automatically at maturity, dividends will not be paid after the maturity date, and the funds then on deposit will be transferred to the deposit Account that You have selected. Whether or not Your Account will renew automatically will be disclosed to You in a separate writing at the time Your Account is established.

Transaction Limitations. Once Your Account is established, You may not make deposits into Your Account. Individual Retirement and Coverdell Education Savings Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

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

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dividend Period</th>
<th>Compounding Frequency</th>
<th>Crediting Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ownership Share Savings</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Business Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Business Super Saver</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Business Money Market Savings</td>
<td>Monthly</td>
<td>Daily</td>
<td>Monthly</td>
</tr>
<tr>
<td>Business Free Checking</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Non-Profit/IOlta Checking</td>
<td>Monthly</td>
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<td>Monthly</td>
</tr>
<tr>
<td>Business Performance Checking</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Business Certificate</td>
<td>Quarterly/</td>
<td>Daily</td>
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</tr>
<tr>
<td></td>
<td>Monthly*</td>
<td>Monthly</td>
<td>Monthly*</td>
</tr>
</tbody>
</table>

*Accounts having terms greater than nine months will have a quarterly dividend period, while Accounts having terms equal to or less than nine months will have a monthly dividend period.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is $5.00. If the balance in Your Account drops below one share ($5.00) for a period of six months or more, We may, at Our option, close Your Account.

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

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

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits, ACH credits that have settled that day, and cash deposits made to one of Our Credit Union representatives. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your “available balance.”

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

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

Variable Rate Information. For all dividend-bearing accounts, the dividend rate and APY may change each dividend period based on the determination of the Credit Union’s Board of Directors.

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

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

Additional Transaction Limitations. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

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

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

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the schedule of fees and charges provided in conjunction with these Agreements and Disclosures.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (“AGREEMENT”), IT INCLUDES NECESSARY STATEMENTS AND SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR DEBIT CARD, OUR AUDIO RESPONSE SYSTEM (“TELEPHONE BANKING”), OUR COMPUTERIZED ACCOUNT ACCESS SYSTEM (“ONLINE/MOBILE BANKING”), AND OUR BILL PAYMENT SYSTEM (“BILL PAY”), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZED TO BE PROCESSED ELECTRONICALLY (“E-CHECK”).

DEBIT CARD, TELEPHONE BANKING, ONLINE/MOBILE BANKING, BILL PAY, AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Telephone Banking Audio Response system; (c) Our Online/Mobile Banking Computerized Account Access system; (d) Our Bill Pay Bill Payment system; and (e) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our Telephone Banking Audio Response system, Our Online/Mobile Banking Computerized Account Access system, Our Bill Pay Bill Payment system, E-Check or other electronic device.

Banking Computerized Account Access system, Our Bill Pay Bill Payment system, E-Check or other electronic device.

You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your savings or checking Account, as appropriate, and will...
be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your savings Account in any order We determine; and (2) We cannot honor stop payment requests on ATM withdrawals, and except for pre-authorized payments, POS withdrawals. We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your savings and/or checking Account; and finally, in the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will select Personal Identification Numbers (PINs) to be used in conjunction with Debit Card transactions and Access Codes to be used in conjunction with Telephone Banking, Online/Mobile Banking and Bill Pay transactions. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your savings Account or Your checking Account to cover such transactions.

TYPES AND LIMITATIONS OF SERVICES

DEBIT CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in ATMs and such other machines or facilities as We may designate, to: (a) deposit cash and checks to Your deposit Account(s); (b) transfer funds; and (c) make balance inquiries on Your savings and checking Account(s). You may also use Your Card to purchase goods and services at any business establishment where the Card is accepted. As set forth above, the use of Your Card, PIN or other access device constitutes Your authorization for Us to debit the necessary amount from Your Account(s) and/or access Your available credit in order to clear such transactions.

TELEPHONE BANKING TRANSACTIONS. You may use Telephone Banking in conjunction with Your Access Code to make the following types of transactions on designated accounts: (a) telephone transfers of funds from Your deposit and/or Lines of Credit Accounts that You may have with Us; (b) make payments on Your loan Accounts that You may have with Us from Your deposit Accounts; (c) inquiries on Account balances and loan data; (d) make inquiries on deposit transactions; (e) miscellaneous inquiries on Credit Union services that affect Your Account; and (f) make inquiries on loan Accounts that You may have with Us. Telephone Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please call back later when service is restored.

ONLINE/MOBILE BANKING TRANSACTIONS. At the present time, You may use Online/Mobile Banking in conjunction with Your Access Code, an internet enabled personal computer and/or mobile computing device (e.g. smartphone or tablet) for the following services: (a) transfer funds between Your deposit and/or Line of Credit Accounts that You may have with Us; (b) make payments on Your loan Accounts that You may have with Us from Your deposit Accounts; (c) inquiries on Account balances and loan data; (d) make inquiries on deposit transactions; (e) miscellaneous inquiries on Credit Union services that affect Your Account; and (f) make advances from Your line of credit that You may have with Us; (f) transfer funds to other individual's accounts; (g) access Our Bill Pay service; and (h) access other services that may be added from time to time.

You may use Online/Mobile Banking in conjunction with an imaging application/device, special software and an Access Code and/or User ID, to initiate the deposit of checks into Your savings and checking Account(s) You have with Us. You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of Mobile Banking is not subject to the Electronic Funds Transfer Act (68 Stat. 581, as amended) or any similar state laws (hereinafter "EFT Act") or any comparable federal or state laws (hereinafter "State Law"). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

BILL PAY TRANSACTIONS. You may also use the Bill Pay System to issue payments on Your behalf, in amounts up to $10,000.00 each (but not to exceed $20,000.00 per day), except to the extent that such payments are for governmental agencies, state and local taxing authorities, court-ordered payment and/or addresses outside the United States of America. You authorize Us to post any such payments requested by You to Your Account(s). Payments requested by You through the use of Our Bill Pay System will be made either by check or electronic transfer and may take as long as five business days to be sent to the payee. The Check or Electronic Transfer may reach the payee, if at all, later than the date specified by You for the transaction. You authorize Us to debit the necessary amount from Your Account and are told that "the system is not available," please call back later when service is restored.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP. Your Card and/or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request. You will be required to return any Account access devices to Us immediately upon the closing of Your Account.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from your employer, the Federal government or other payor), You can call Us at (610) 325-5100 or (800) 220-3193 (if calling from outside the Commonwealth of Pennsylvania) to find out whether or not the deposit has been made.

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

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at (610) 325-5100 or (800) 220-3193 (if calling from outside the Commonwealth of Pennsylvania) or write Us at the address shown in this Agreement in time for Us to receive Your stop payment request three business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing. These pre-authorized stop payment requests do not expire and will remain in effect indefinitely. We may rely on the accuracy of the information provided to Us, and are not responsible for the inaccuracy of the information supplied. We are not responsible for amounts that a third party may send.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments three business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except Mobile e-Banking, e-Banking, e-Bill Payer, Telephonic and mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except Online/Mobile Banking, Bill Pay, Telephonic and mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on Our Fee Schedule. We will provide the Fee Schedule when You open Your Account with Us. Additional fee schedules are available at any of Our office locations as well as Our website at fmfcu.org. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough money to make the transaction through no fault of Ours; (b) the ATM where You are making the transaction does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction; (e) Your Card is retrieved or retained by an authorized agent of Us; and/or checking Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges.

You may cancel a transaction scheduled for a future date only if We receive Your request for cancellation in time to stop the identified transaction. If You request such a cancellation and We are unable to process Your request, We will (but are under no obligation to do so) attempt to notify You prior to the posting of that transaction. You agree that once You have initiated a transaction, the Credit Union will have no liability for failure to fulfill Your request for stop payment.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (610) 325-5100 or (800) 220-3193 (if calling from outside the Commonwealth of Pennsylvania) or write Us at the address shown in this Agreement to stop pre-authorized payment requests and other types of electronic transactions. This is not a request to stop an ATM withdrawal, but it is a request to stop all further pre-authorized transactions on Your Account. If You receive a receipt at the time You make any transaction to or from Your Account (except Mobile e-Banking, e-Banking, e-Bill Payer, Telephonic and mail-in transactions, and certain small-value transactions), You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

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Us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317 if You believe Your Card, PIN or Access Code have 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.

CONSUMER PROTECTION LAWS WILL NOT APPLY, AND REPORTING TIMES FOR UNAUTHORIZED TRANSACTIONS MAY BE SHORTEST, AND AS A RESULT, YOU COULD LOSE ALL OF THE MONEY IN YOUR ACCOUNT (PLUS YOUR MAXIMUM OVERDRAFT LINE OF CREDIT, IF APPLICABLE).

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Call Us at (810) 325-5100 or (800) 220-3193 (If calling from outside the Commonwealth of Pennsylvania) or write Us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317 as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

1. Tell Us Your name and Account number.
2. Describe the error or the 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.
3. Tell Us the dollar amount of the suspected error.

If You tell Us orally, We may require that You send Us Your complaint or question in writing within 10 business days. 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 after the amount You think is in error, so that You will have the use of the money during the time it takes Us to complete Our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within 10 business days, We may not credit Your Account. We will tell You the results within three business days after completing Our investigation. If We decide that there was no error, We will send You a written explanation. You may ask for copies of the documents that We used in Our investigation. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred. In this provision, all references to 10 business days will be 20 business days if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made, and all references to 45 business days will be 90 business days if Your notice of error involves an electronic fund transfer that: (a) was not initiated within a state; (b) resulted from a point-of-sale Check Card transaction; or (c) if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made.

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

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us during normal business hours at (810) 325-5100 or ability (866) 220-3197. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317. 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.

FOREIGN TRANSACTIONS. For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, You will be charged a foreign currency conversion fee as determined by Us, and disclosed in Our Fee Schedule.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. Advance notice is not required, when such termination is for security reasons, otherwise advance notice will be provided in accordance with applicable law. You may request termination of these services in writing or in-person at one of Our offices.

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

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and federal holidays.

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

FUNDs AVAILABILITY POLICY DISCLOSURE

THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM YOUR TRANSACTION ACCOUNTS AT FRANKLIN MINT FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

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

Determining the Availability Of A Deposit. The length of the delay is counted in business days from the day of Your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

Except for deposits received in Our night depository, if You make a deposit before closing on a business day that We are open, We will consider that day to be the day of Your deposit. However, if You make a deposit after closing or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

Deposits received in Our night depository are considered received on the day they are removed from such depository, and available for processing by Us.

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

Same-Day Availability. Funds from electronic direct deposits, cash and wire transfers to Your Account will be available on the day We receive the deposit.

Next-Day Availability. Funds from the following deposits are available on the first business day after the day of Your deposit: U.S. Treasury checks that are payable to You, and checks drawn on Us.

If You make the deposit in person to one of Our employees, funds from the following deposits are also available on the first business day after the day of Your deposit:

- State and local government checks that are payable to You.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to You.
Funds Availability Policy Disclosure (continued)

- You deposit checks totaling more than $5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn Your Account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 8th business day after the day of Your deposit. We reserve the right to refuse an item for deposit or encashment.

Special Rules For New Accounts. If You are a new member, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over $5,000.00 will be available on the ninth business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first $5,000.00 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 fifth business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in this brochure for Our policy on the payment of dividends.

Substitute Checks and Your Rights

This is your substitute check policy disclosure and instructions. It contains important information concerning our substitute check policy and necessary disclosures as required by the check clearing for the 21st century act (12 CFR 229 et seq) and special instructions regarding your right to file for an expedited refund. Please be certain to read these agreements and disclosures carefully and notify us at once if any parts are unclear.

What is a substitute 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.

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 $2,500.00 of Your refund (plus interest if Your Account earns interest) within 10 business days after We received Your claim and the remainder of Your refund (plus interest if Your Account earns interest) not later 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.

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 by telephone at the number shown herein, or write to Us at the address shown herein, or e-mail Us at the e-mail address shown herein. You must contact Us within 40 calendar days of the date that We mailed (or otherwise delivered by a means to which You agreed) the substitute check in question or the Account statement showing that the substitute check was posted to Your Account, whichever is later. We will extend this time period if You were not able to make a timely claim because of extraordinary circumstances.

Your claim must include-
- 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: the check number, the name of the person to whom You wrote the check, and the amount of the check.

Wire Transfer Agreement

These are the terms and conditions whenever you request a wire transfer of funds from your account(s) with us based upon your oral or written request. We will provide wire transfer services as a means to initiate domestic and international transfers for you, subject to the terms of this agreement, which you agree to by signing your application for membership with us at the time that your account was established.

1. This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 16930-1) and Regulation E, Subpart B (12 CFR 1005.30 et seq.).
2. We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.
3. The party(ies) named on Your Account signature authorization and/or application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated on Your Account signature authorization and/or application for membership. For confirmation purposes, We may call any party designated on Your Account signature authorization and/or application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.
4. Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.
5. We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.
6. If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

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

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

9. You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Your prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.

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

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

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

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

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

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

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

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

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

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

20. If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.
**FACTS**

**WHAT DOES FRANKLIN MINT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<table>
<thead>
<tr>
<th>Why?</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What?</td>
<td>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</td>
</tr>
<tr>
<td></td>
<td>• Social Security number and income</td>
</tr>
<tr>
<td></td>
<td>• account balances and payment history</td>
</tr>
<tr>
<td></td>
<td>• credit history and credit scores</td>
</tr>
<tr>
<td>How?</td>
<td>All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Franklin Mint Federal Credit Union chooses to share; and whether You can limit this sharing.</td>
</tr>
</tbody>
</table>

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

**Questions?** Call (610) 325-5100 or (800) 220-3193 or write to Us at: 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317

**What We do**

<table>
<thead>
<tr>
<th>How does Franklin Mint Federal Credit Union protect my personal information?</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How does Franklin Mint Federal Credit Union collect my personal information?</td>
<td>We collect Your personal information, for example, when You</td>
</tr>
<tr>
<td></td>
<td>• open an account or make deposits or withdrawals from Your account</td>
</tr>
<tr>
<td></td>
<td>• apply for a loan or show Your driver’s license</td>
</tr>
<tr>
<td></td>
<td>• use Your credit or debit card</td>
</tr>
<tr>
<td>Why can't I limit all sharing?</td>
<td>Federal law gives You the right to limit only</td>
</tr>
<tr>
<td></td>
<td>• sharing for affiliates' everyday business purposes - information about Your creditworthiness</td>
</tr>
<tr>
<td></td>
<td>• affiliates from using Your information to market to You</td>
</tr>
<tr>
<td></td>
<td>• sharing for non-affiliates to market to You</td>
</tr>
<tr>
<td></td>
<td>State laws and individual companies may give You additional rights to limit sharing.</td>
</tr>
<tr>
<td>Definitions</td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td>--------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies.  
*Our affiliates include financial companies such as State Financial Network, Inc., CU Settlement, and CU Realty Services.*  |
| **Non-Affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.  
*Franklin Mint Federal Credit Union does not share with non-affiliates so they can market to You.*  |
| **Joint Marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to You.  
*Our joint marketing partners include categories of companies, such as: credit card companies, financial service providers and insurance companies.*  |
As of September 1, 2018

FMFCU FEE SCHEDULE

Personal & Business Banking

GENERAL SERVICES (Applicable to All Accounts)
Abandon Escrow Property $100
Account Research/Reconciliation (1/2 hour minimum) $40 per hour
Account Transaction History Printout $3
Automatic Savings Transfer to Overdraft $5 per item
Bill Pay 1
Bill Pay Expedited ACH $10
Bill Pay Expedited Check $15

Card Activity
Adjustments $5
Card Expedited Replacement $25
Card Replacement $10
Empty Deposit Envelopes $35
FMFCU/COOP Network ATMs FREE
Other ATM Networks FREE

4 FREE withdrawals per month on Checking and Savings $2 for each additional one

International Purchases 3% of transaction amount
Cashier’s Check $7
Check Cashing (non-member) $10 per check over $100
Check Copy $3
Check Printing Varies
Collection Fee $35
Credit/Deposit Verification $10
Document Copy (Staff Assisted) $10
Domestic Relations Administration $35
Foreign Check Collection Varies
Inactive Account $5 monthly
Total member relationship no activity after 12 mo., Bal < $500
IRA Plan Annual Fee (balance < $500) $15
IRA Account External Transfer $25
Legal Process Varies
Non-Sufficient Funds (NSF) $35 per item
Paid Overdraft $35 per item
Return Item $15

Shared Branching (Credit Union Service Centers)
Deposits and Loan Payments FREE
Withdrawals $3
Stop Payment $35
Stop Payment Cancellation $10
Temporary Checks $7 per sheet of 4
Transaction Dispute $15
Uncollected Funds $35 per item
Undeliverable Mail $15

Wire Transfers
Incoming $15
Outgoing Domestic $25
Outgoing International $45

Personal Banking Accounts

MONEY MARKET ACCOUNT
Average Monthly Minimum Balance $1,000 $10 per month if below

PERFORMANCE CHECKING 2
Average Monthly Minimum Balance $10,000 or $25,000 combined in deposits $25 monthly fee if below
Card Activity for FMFCU ATMs & Non-FMFCU ATMs FREE
Document Copy (Staff Assisted) FREE
Incoming Wire Transfers FREE

Business Banking Accounts

BUSINESS MONEY MARKET
Average Monthly Minimum Balance $2,500 $10 per month if below

BUSINESS FREE CHECKING
First 100 transactions [debit or credit] FREE $0.25 per item thereafter

NON-PROFIT CHECKING
First 100 transactions [debit or credit] FREE $0.25 per item thereafter

BUSINESS PERFORMANCE CHECKING 2
Average Monthly Minimum Balance $10,000 $25 per month if below
Card Activity for FMFCU ATMs & Non-FMFCU ATMs FREE
Document Copy (Staff Assisted) FREE
Transaction Fee (debit or credit) $0.25 per line item

1 A non-usage fee of $8.95 per month is assessed to primary checking account if Bill Pay is not utilized for 90 consecutive days without written notice of cancellation to FMFCU.

2 Certain terms and conditions apply. Fee limited styles on check orders. FMFCU will not charge ATM fees. Owners of non-FMFCU ATMs may impose own surcharges. Refer to Truth In Savings Disclosure for details.

Fees subject to change and Fee Schedule may not include all fees charged by FMFCU. For current information and details on products and services, visit fmfcu.org or call 610-325-5100 (1-800-220-3193 outside PA).

FRANKLIN MINT FEDERAL CREDIT UNION
The Credit Union of Choice!

Federally insured by NCUA