Save with Centra:

Tax time doesn’t have to be stressful! With TurboTax®, you’ll get your biggest possible refund and save up to $15. Start today!

Check out our ITMs!
Learn all about the new ITMs at Centra.org/itm

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Holiday Closings
Sunday, April 12
Easter Closed
Monday, May 25
Memorial Day Closed
Saturday, July 4
Independence Day Closed

As always, we offer 30,000 FREE ATMs, online, mobile and telephone banking 24/7, 365 days a year.

Home buying made better.
We can help.
Ask us how.

We have a $0 Closing Cost¹ option for you.

1 Additional closing funds may apply if escrow and/or prepaid interest are required. All loans are subject to credit approval. $75,000 minimum initial loan amount required. Offer is subject to change without notice and is only available on some owner-occupied residential first mortgage loans.

Federally Insured by NCUA. Equal Housing Opportunity.
Dear Members,

I always look forward to this time of year because we have the opportunity to award scholarships to deserving local students within the communities we serve. We had 156 high school and 20 adult or non-traditional applicants apply for the Loretta M. Burd Scholarship Program this year. We will be awarding one scholarship per branch location and will announce the recipients soon at centra.org/scholarships.

Your credit union was founded on the principle of “People Helping People,” and that is one reason why we offer scholarships. The Credit Union motto of “People Helping People” also drives us to understand how our Members can be affected by different financial situations. Recently, Centra leaders participated in a United Way educational simulation to take on the role of a family member living on a limited income, at or below the poverty line. This interactive immersion gave us the opportunity to make financial decisions based on difficult, real-life situations that individuals must make to provide for their families. We thank the United Way of Bartholomew County for this impactful experience.

As I write this, I am also thinking about our Members’ experiences in the context of the situation surrounding COVID-19, known as Coronavirus. You, our Members, have always been our top priority at Centra. That hasn’t changed as we’ve closely monitored the updates on COVID-19. As of mid-March, we have implemented guidance issued by the Centers for Disease Control (CDC) to reduce the chance of spreading any illness. We have carefully reviewed our plans to ensure we can continue serving our Members while also prioritizing your health and safety.

We strive to offer convenience and offer options for you, our Members, to bank your way, and at this time, we want to remind you of all the options you have to continue doing your banking as normal. You can manage your money through Online & Mobile Banking as well as through Centraphone. You are also welcome to call or email our Contact Center or stop by an Interactive Teller Machine where you can connect with a live teller through a video screen.

Sincerely,
- Rick Silvers

Follow Us on Social Media:

We use Facebook, Twitter, and Instagram to connect with our Members on social media. We host giveaways and share financial tips, fun holiday activities, and more. Join us on social media!

Youth Savings Month is Coming

Are you ready for Youth Savings Month?

We’re celebrating with our youngest Members!

Teaching kids about financial literacy early in life is key to helping them develop lifelong, healthy money habits that make their dreams possible. Credit unions can serve as an important ally for parents in their mission to teach their kids to be financially responsible.

If you have been wondering how to empower youth to save for their future, National Credit Union Youth Month is a great opportunity to start or boost your youth initiatives! Each year credit unions across the country focus on educating kids about financial health. This celebration is a great time to engage kids to help them develop healthy money habits. Watch your inbox and Centra.org for upcoming details!
If it’s time for a change, start by asking yourself these questions!

**What features do you need?**
Do you want a garage, an extra bedroom, a fenced backyard, or a lower utility bill? Create a list, and then decide what’s most important to you.

**What’s your ideal location?**
Think about how close you want to live to your work or school, shopping, restaurants, and entertainment. Remember that location is one of the most significant influences on the value of your home!

**What’s your budget?**
It’s important to know what you have as well as what you want to spend on the purchase, remodel, or construction of your home. Don’t forget to factor in taxes, utilities, maintenance, renovations, and other expenses or fees.

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**Centra is excited to launch our new financial education platform** to our Members called Financial Fitness. Financial Fitness is a free, completely anonymous online platform that can be accessed through Centra.org.

The course library has many different pieces of content that will engage, assess and connect Members to financial activities. From the foundations of finance to advanced financial planning, we hope this new platform will provide Members with the resources and education needed to improve their financial confidence, attitudes, and behaviors. Our content library will offer topics related to personal finance, savings and investing, retirement and more!

To get started, please visit [Centra.org](http://Centra.org) and look for the Financial Fitness button.
We are happy to share that the new Centra branch in Nashville, Indiana is open for business! This full-service branch features a modern lobby and expanded drive-thru services with a 24-hour ATM. Plus, inside the branch you will find two Interactive Teller Machines (ITMs) where you can speak face-to-face with an Interactive Service Agent who can help you with your account needs. You can also meet with a mortgage loan specialist and a free financial advisor, available by appointment.

Our Nashville Team, led by Brown County locals Jill Beck and Cindy Grant, is excited to offer local service to the community they know and love. We welcome the public to stop in and experience the credit union difference.
Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

employees, the first $5,525 will not be available until the second business day. 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 $5,525 will not be available until the second 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 $5,525 will not be available until the second business day after the day of your deposit.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third parties or with drawn to or for your account. Checks, drafts, and similar orders for payment, transfers of electronic funds through telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy. Our policy concerning checks drawn in cash and check deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. 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 day we are not open, we will consider that the deposit was made on the next business day we are open.

For funds deposited by Mobile Deposit Capture, the cutoff time is 5:00 P.M. for funds to be considered deposited that day. If you make the deposit after 5:00 P.M. using Mobile Deposit Capture, they will be considered deposited on the next business day. There will be a standard two-day hold placed on funds deposited using Mobile Deposit Capture. Some holds may be extended depending on the check or member history. If we determine that you have deposited another account with us, we may withdraw the availability of the corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check you cashed would have been available if you had deposited it. If you accept for deposit, checks that have not cleared from 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 disc or for the type of check that you deposited.

LONGER DELAYS MAY APPLY

In some cases, we may not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $2,525 of your deposits, however, will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, 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 deposited for check are 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 deposit a check that has been returned unpaid.

You have your account overdrawn for a total amount of $5,525 or more in the last six months.

There is an emergency, such as a fire, that makes it difficult or impossible to conduct your business.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the direct deposit. This includes deposits of cash, wire transfers, and the first $5,525 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 (and you may have the option to accept or reject certain deposits), the deposit must be included in a check deposit batch, and the amount of the deposit cannot be greater than the amount of the previously deposited deposit. If your deposit of checks (other than a 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 tenth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) 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. This rule does not apply to ATMs that we own or operate. Deposits made at machines we operate may not be available until the second business day after the day of your deposit. Some hold generally be extended depending on the check or member history. All ATMs that we own or operate are identified as our machines. The Terms and Conditions change effective July 1, 2020

Important changes to the terms and conditions of your account. This is a notice of some of the changes to your account(s) and is not intended to be a complete list. Your account(s) shall be governed by the following terms and conditions. Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions. The following sections have changes you should review: WITHDRAWALS, LIABILITY - (NSF) FEES, BYLAWS - AMENDMENTS AND TERMINATION, STATEMENTS, AND ACCOUNT SECURITY.

TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws; the laws of the state of Indiana and other applicable rules such as the operating letters of the Federal Reserve Bank. We may change the terms of this agreement but we will notify you of any such changes that we believe a check you deposit will not be paid.

LONGER DELAYS MAY APPLY

In some cases, we may not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $2,525 of your deposits, however, will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, 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 deposited for check are 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 deposit a check that has been returned unpaid.

You have your account overdrawn for a total amount of $5,525 or more in the last six months.

There is an emergency, such as a fire, that makes it difficult or impossible to conduct your business.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the direct deposit. This includes deposits of cash, wire transfers, and the first $5,525 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 (and you may have the option to accept or reject certain deposits), the deposit must be included in a check deposit batch, and the amount of the deposit cannot be greater than the amount of the previously deposited deposit. If your deposit of checks (other than a 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 tenth business day after the day of your deposit.
Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual items relating to overdrafts and NSF transactions.

An overdraft fee or an NSF fee is charged whenever we do not have sufficient funds in your account to pay such item. An overdraft fee is charged when you have insufficient funds in your account to cover a transaction, and we choose to honor the transaction. An NSF fee is charged when we do not pay a check you wrote because there are insufficient funds available in your account to cover the payment. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the person who requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your available balance may be different from your account’s actual balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account for the period to which it relates. As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, and you have multiple overdraft services, we may charge you one fee for overdrafts and an NSF fee for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and NSF fees. Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account to cover such item, the check or transaction will not be paid. We charge you a fee that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented (even if it is for an amount less than the amount you have in your account) if that payment is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. When you use these payment types, the funds in your account can be used in different places and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post after your payment. For example, if you withdraw $200 from your account and we process these different payment types, see the “Payment order of items” subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, using your ATM, or by calling us. We may provide you with your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid overdrafts and NSF fees. Generally, when you deposit funds, availability disclosure for information on when different types of deposits can be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice to you. We may only make one determination, but if we choose to make a subsequent determination, the account balance at
OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION -

The subsequent time will determine whether there are insufficient available funds. A temporary debit authorization held affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase. The temporary hold on the account will be removed when the actual amount of the purchase is determined, but could be more than the original temporary hold. In some cases, the temporary hold may be more than the actual amount of your purchase. Some transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. If this happens, our processing system cannot determine that the amount of the hold exceeds the amount of the purchase. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the temporary hold had not been placed. We will not charge for a temporary hold if another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the temporary hold had not been placed. Our policy is to process Automated Clearing House (ACH) first, by dollar amount per file- smallest to largest on the day they are processed. We receive and pay overdrafts for ATM and one-time debit card transactions, by dollar amount per file- smallest to largest on the day they are processed. ATM or one-time debit card transactions are processed in the order they are received. If a check, item or transaction is presented without sufficient funds in your account, we will dishonor the transaction and you will have the right to correct the shortage by placing a hold on your account or paying the amount of the transaction. We will not charge the fee if you pay the amount of the transaction within 10 business days. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

COURTESY PAY - It is the credit union's policy to comply with applicable laws and regulations and to conduct business in a safe and sound manner. The credit union may authorize a temporary hold on your account for a specified sum of money when the credit union does not know the exact amount of the purchase. A temporary hold on your account affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase. The temporary hold may be more than the actual amount of your purchase. Some transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. If this happens, our processing system cannot determine that the amount of the hold exceeds the amount of the purchase. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the temporary hold had not been placed. Our policy is to process Automated Clearing House (ACH) first, by dollar amount per file- smallest to largest on the day they are processed. ATM or one-time debit card transactions are processed in the order they are received. If a check, item or transaction is presented without sufficient funds in your account, we will dishonor the transaction and you will have the right to correct the shortage by placing a hold on your account or paying the amount of the transaction. We will not charge the fee if you pay the amount of the transaction within 10 business days. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

COURTESY PAY DISCLAIMER. The credit union's Courtesy Pay plan is non-contractual and discretionary. It is not a credit union obligation, and the credit union may refuse to provide the service on any personal checking account at any time and from time to time. The member does not have a contractual right to overdraft courtesy, nor is it guaranteed by the Courtesy Pay plan.

rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. The account owner may not allow the following account ownership and beneficiary designations:

Individual Account - is an account in the name of one person.
Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the account becomes payable to the last surviving owner(s) of the account (as we have agreed) 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.
Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Living Trust Account - An order to stop payment on the account to the Trustee in a Revocable Living Trust 

Pay-on-Death Account No LDPS (pursuant to the Transfer on Death Property Act statutes in Indiana Code ch. 32-18-2 et. seq.) - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and the beneficiary is then living if two or more beneficiaries are named and there are no substitutes under the LDPS rules, the share of the nonsurviving contingent beneficiary, the lineal descendant must survive the death of that beneficiary. The person(s) creating this account type may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

Pay-on-Death Account No LDPS (pursuant to the Transfer on Death Property Act statutes in Indiana Code ch. 32-17-14 et. seq.) - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and the beneficiary is then living if two or more beneficiaries are named and there are no substitutes under the LDPS rules, the share of the nonsurviving contingent beneficiary, the lineal descendant must survive the death of that beneficiary. The person(s) creating this account type may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

Additional Transfer on Death Property Act Rules - If there are multiple primary beneficiaries and a primary beneficiary does not survive all persons creating the account and does not have a substitute under the LDPS rules, the share of the nonsurviving primary beneficiary is allocated among the surviving primary beneficiaries in the proportion that their shares bear to each other. If there are multiple primary beneficiaries with no substitutes and no nonsurviving contingent beneficiary, the property belongs to the surviving contingent beneficiaries in equal shares or according to the percentages or fractional shares stated in the designation. If there are multiple contingent beneficiaries and a contingent beneficiary does not survive all persons creating the account, the property is transferred to the surviving contingent beneficiary and the amount of the hold may exceed the amount of funds available for withdrawal. If two or more beneficiaries are named and there are no substitutes under the LDPS rules, the share of the nonsurviving contingent beneficiary is allocated among the surviving contingent beneficiaries in equal shares or according to the percentages or fractional shares stated in the designation.
Written stop payment orders will be effective for six months. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to honor you when a stop payment order expires. A refusal of the stop payment request may be made by anyone authorized to conduct business on the account.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, individually and jointly to the extent of any payee or anyone other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop payment order.

Our stop payment order will take effect sixty days after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method that we judge appropriate to this agreement. Failing this, we may alter the provisions of the credit union terminologies or, by giving reasonable notice to you and tend the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you agree to our obligations upon the closure of an account in an account; for outstanding items and charges to be paid from the account. Only a joint tenant that is a member can close an account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice of the change or to close the account. But if you discover (or reasonably should have discovered) any alteration by the same wrongdoer.

Promptness. If you discover (or reasonably should have discovered) any alterations or forgeries in your account within 60 days of when we first send you written notice of or deposited in the United States Mail with proper postage and addressed to your mailing address. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

You will have at least 30 days from the date of the notice to close your account. Any reasonable time.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with “reasonable care. The limitation in this paragraph is in addition to that contained in the Truth-in-Savings disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure and the sections on consumer liability and error resolution. For errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure and the sections on consumer liability and error resolution. If we cause a material error we are required to pay you the difference between what you were charged and what the true cost of the item should have been.
account beneficiary become effective.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. We agree that you have exercised ordinary care if our automated processing is consistent with established banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. You have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine. To ensure that your check or share draft is processed without delay, you must endorse (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver’s license number, etc.) must fall within 1/2” of the “trailing edge” of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check clearing equipment. As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all endorsement information within 1/2” of that edge.

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability or expense occasioned by you because you endorsed your endorser, another endorsement or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.

DEATH OR INCAPACITY - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee or a representative payee under a written agreement, or as executors, administrators, or conservators/guardians under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the trust or any order (termed “legal action” in this section), we will comply with that legal action.

Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account to help identify and limit fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar

TELEPHonic instructions - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

monitoring and recording phone calls and consent to receive communications - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with your best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

• Your consent is limited to your account, and as authorized by applicable law and regulations.

• Your consent is voluntary and not conditioned on the purchase of any product or service from us.

• If you do not wish to receive communications, you may opt-out of such communications, or contact us directly to authorize contact.

• You will be provided with information on how to opt-out of the service or how to change or remove any of the telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship with us. You have the right to opt-out of any automated marketing or sales calls or text messages. To opt-out of any such calls or text messages, please call 1-800-888-5609. The FCC advises that you may also file a complaint with the FCC.

cLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your
account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARTLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest, (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account, and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks or other orders, for the payment of money, that are drawn on you. You give us this authority 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 filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

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