15. Postdated and Stale Dated Items
You authorize the Credit Union to refuse any check drawn on your account if the check is presented for payment before its due date. You authorize the Credit Union to notify its employees and reasonably act upon the notice and you understand that the institution will hold and act upon the instruction given to it as though it had been prepared and signed by you. In the event that you fail to understand the exact information is necessary for the Credit Union’s computer to identify the account, you authorize the Credit Union to refuse any check drawn on your account if the check is presented for payment in violation of the date due or otherwise, you authorize the Credit Union to refuse any check drawn on your account if the check is presented for payment in violation of the date due or otherwise.

20. Credit Union Loan and Security Interest
To the extent that we have a security interest in any of the property you have delivered to us or that you have loaned to us, the Credit Union will have a security interest in any proceeds that may be received from the sale or disposition of such property. This includes any proceeds of insurance or proceeds or receivables you may receive for any item you have delivered to the Credit Union or for any proceeds you receive for security interest in any proceeds that may be received from the sale or disposition of such property.

21. Legal Process
If any legal action, such as a levy, garnishment, or attachment, is brought against your account, the Credit Union will have the right to refuse any payment of an item as a result of incorrect information provided by you.

22. Stop Payment Request
You must provide written notice to the Credit Union of any error, including unauthorized debits or charges, to your account. This notice must be received by the Credit Union within sixty (60) days of the date of the error or the legal time limit for notice. If the Credit Union does not investigate and rectify such errors, you may, upon written notice to the Credit Union, request that the Credit Union credit your account for the amount of the error.

23. Bankruptcy
In the event of bankruptcy, you may request that the Credit Union provide a written statement of the information it has concerning your account, the nature and amount of the credit extended by your account, and any postdated checks, drafts, or orders to pay money that may be voided. The Credit Union may require proof of bankruptcy, court order, or a signed statement from the bankruptcy trustee.

You authorize the Credit Union to accept and pay any check, even if the check is presented for payment in violation of the date due or otherwise.

25. Credit Union Liability
The Credit Union is not obligated to notify you of any error or unauthorized charge to your account unless you notify the Credit Union within thirty (30) days of the date of the transaction that there is an error or unauthorized charge. Your failure to notify the Credit Union within the thirty (30) days may result in your losing any rights you may have under federal law.

26. Death of Account Owner
The Credit Union may require the survivors or other claimants to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to hold all transfers, withdrawals, deposits, and other transactions on the account until the Credit Union notifies an account owner of his or her death. The Credit Union may pay the proceeds of any other payments, estates, or trusts authorized by the account holder for a period of ten (10) days unless the Credit Union receives instructions from any person claiming an interest in the account to stop payment on the checks or other items. You agree that the Credit Union can require that anyone who claims funds in your account after your death is indemnified the Credit Union for any losses resulting from honoring that claim.

27. Termination of Account
The Credit Union may terminate your account at any time without notice to you and you may request that the Credit Union return your money to your account, and you may be responsible for any payment made or charge to your account unless you notify the Credit Union of any errors. The statement will be considered correct for all purposes and the Credit Union shall not be liable for any errors.

28. Special Account Instructions
You may terminate your membership at the Credit Union after giving written notice of your intent to terminate your membership, you may not withdraw your funds until the Credit Union has provided written notice of your intent to terminate your membership. In the event either party brings a legal action to enforce the provisions of this Agreement, the party prevailing in such action shall be entitled to recover its attorney fees and costs of any legal proceedings. The provisions of this Agreement shall not be valid if there has been a material breach of this Agreement by the party bringing the legal action.

29. Severability
If any part of this Agreement is found to be invalid or unenforceable, it shall be severed and the remaining provisions shall continue in full force and effect.

30. Amendments
The Credit Union reserves the right to amend this Agreement at any time. If the Credit Union amends this Agreement, it will notify you in writing of the amendment at least thirty (30) days prior to the effective date of the amendment.

31. Entire Agreement
This Agreement contains the entire agreement between the parties and supersedes any prior understandings between you and the Credit Union.

INTRODUCTION
This Agreement is the contract of deposit which grants you and your rights and responsibilities under the Credit Union. This Agreement is the contract of deposit which grants you and your rights and responsibilities under the Credit Union.

MEMBERSHIP AND ACCOUNTS
1. Membership Eligibility
You are eligible to join the Credit Union if you are an individual who meets the requirements set forth in the Bylaws of the Credit Union, including having a regular savings account with the Credit Union. To be eligible for membership in the Credit Union, you must be an individual currently residing in or attending school in the area served by the Credit Union. If your account is a joint account, the account is owned by two or more persons. If your account is a joint account, the account is owned by two or more persons. If your account is a joint account, the account is owned by two or more persons.

2. Individual Accounts
An individual account is an account opened by one depositing any amount at any time and maintained at the Credit Union. An individual account is an account opened by one depositing any amount at any time and maintained at the Credit Union.

3. Joint Accounts
A joint account is an account opened by two or more persons. A joint account is an account opened by two or more persons.

4. Relationship of Deposits
Deposits to your account shall be credited to your account at the end of the business day on which the deposits are received. Receipt of deposit shall be deemed to have been made in the account and the account shall be credited at the time of receipt.

5. Interest
Interest, dividends, and certain other payments under certain conditions are paid to the owner(s) of the account.

6. Access to Account
You have the right to access your account at any time, subject to the terms and conditions of this Agreement. You may access your account by means of electronic banking, mail, or in person at the Credit Union's branch offices. You may access your account by means of electronic banking, mail, or in person at the Credit Union's branch offices.
overdraft, deposited or cashed the item or benefited from the transaction. If any
endorsement by all payees. You authorize the Credit Union to supply missing endorsements if
checks, drafts, and other items for deposit into any of your accounts, whether or not they a
checks, transactions, and other items may be returned unpaid. You may incur
a charge for the item whether paid or retu
number of items deposited and/or the frequency of deposits per day. If the
transactions on your account exceed the volume or amount considered normal
by you within the 15
b. Overdraft Protection Plan
for stopping payment on electronic loan or bill payments. If you ask us to request the
state. The Credit Union may impose an excess transaction fee, in addition to any
by check or debit card purchase. A
in your account,
charge for the item whether paid or retu
transactions during the time period, the
the
number of items deposited in a month. The
a. Withdrawal Restrictions
require members to give notice in writing of

C. Return of Items

D. Direct Deposits

E. Electronic Check Conversion

F. Certificate Accounts

G. Non-Collateral Loans

H. Security Requirements

I. Bankruptcy

J. Assignment

K. Waiver of Notice

L. Return of Checks

M. Authorization Card

N. Trustee

O. Payable on Death

P. Beneficiaries

Q. Accounts for Minors

R. Uniform Transfers to Minor Accounts

S. Accounts for Trusts

T. Accounts for Estates

U. Trustee

V. Fiduciary

W. Living Trusts

X. Trustee

Y. Administrator

Z. Executor

11. Account Access

12. Account Rates and Fees

13. Transaction Limitations

14. Overdrafts

A. Overdraft Liability

B. Overdraft Protection Plan

C. Authorization Card

D. Payable on Death

E. Beneficiaries

10. Electronic Check Conversion

9. Deposit Requirements

8. Power of Attorney

7. Non-Collateral Borrowers

6. Uniform Transfers to Minor Accounts (UTMAs)

5. Accounts for Minors

4. Beneficiaries

3. P.O.D. Beneficiaries

2. Payable on Death (P.O.D.) Designations

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