

MEMBERSHIP & ACCOUNT AGREEMENT PART B

Deposit Requirements. Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth on the Rate Schedule and Common Features. We may refuse to accept any check or other item for deposit at any time, for any reason. You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnities. If you do so, you agree to indemnify the Credit Union for all losses the Credit Union incurs in connection with the substitute check or item. You agree not to deposit any substitute check without our consent.

Endorsements. You authorize the Credit Union, in its discretion, to accept transfers, checks, drafts, and other items for deposit into any of your accounts, if they are made payable to or to the order of any one or more owners on the account whether or not they are endorsed by all payees.

You authorize the Credit Union to supply missing endorsements if the Credit Union chooses to supply such endorsements. If insurance, government or other check requires an endorsement as set forth on the back of the check, the Credit Union will enforce the required endorsements.

Endorsements must be placed in the space on the back of the check between the top edge and 1 inch below the top edge. The Credit Union may accept drafts or checks with endorsement outside this space. However, if any such endorsement or other markings you or any prior endorser make on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error.

Collection of items. The Credit Union shall not be responsible for deposits made by mail or at an unstaffed facility until the Credit Union actually receives them. In handling items for deposit or collection, the Credit Union only acts as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for default or negligence of any correspondent or loss in transit, and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collections.

Final Payment. All items or Automatic Clearing House (ACH) transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. If the Credit Union incurs any fee to collect any item, the Credit Union may charge such fee to your account. If this results in a negative

balance on your account you are liable for this amount. If you do not bring your account to a positive balance within thirty (30) days of it becoming negative, any Overdraft Options you have opted-in to will be suspended at this time. You agree to the terms and conditions of the Overdraft Protection Disclosure accompanying this Agreement which is incorporated herein. If your account is not brought to a positive balance within forty-five (45) days of becoming negative, we will have no option but to close your account and take steps to recover the funds.

The Credit Union reserves the right to refuse or to return all or any item or funds transfer. The Credit Union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use.

Direct Deposit. The Credit Union may offer direct deposit options allowing you to preauthorize deposits (i.e. payroll checks, Social Security or retirement checks, or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits to your account by a separate authorization form. If applicable, you must notify the Credit Union at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option. Upon a filing of a bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and the Credit Union to make and apply direct deposits in accordance with your authorization on file with the Credit Union. If the Credit Union is required to reimburse the U.S. Government for any benefit payment directly deposited into your account for any reason, you agree the Credit Union may deduct the amount returned from any of your accounts, unless prohibited by law.

Crediting of Deposits. Deposits made on Saturdays at un-staffed facilities, Sundays, and Credit Union holidays will be credited to your account on the next business day. Deposits received at unstaffed facilities, such as night depositories, will be credited on the day funds are removed and processed by the Credit Union. Items drawn from an institution located outside the United States are handled on a collection basis only. Funds will be credited to your account when we receive final payment. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

Account Access.

Authorized signature. In order to access any account, the Credit Union must have an authorized signature of yours on an Account Card. The Credit Union is authorized to recognize your signature, but will not be liable for refusing to

honor any item or instruction of yours if it believes in good faith that the signature on such item or instruction is not genuine.

If you have authorized the use of a facsimile signature, the Credit Union may honor any drafts that appear to bear your facsimile signature even if it is made by an unauthorized person. If you give your account number to a third person, you authorize us to honor transactions initiated by the third person even if you did not specifically authorize a particular transaction.

Access Options. You may make withdrawals or transfers from your account in any manner which is permitted by the Credit Union (i.e. check, audio response teller, automated teller machine (ATM), debit card, eTeller, in person, by mail, automatic transfer, or telephone).

If the Credit Union accepts any draft that is not drawn on a form provided by the Credit Union, you will be responsible for any loss incurred by the Credit Union for handling the draft. The Credit Union may return as unpaid any check that is not drawn on the form provided by the Credit Union.

ACH & Wire Transfers. If offered, you may initiate or receive credits or debits to your account via wire transfer or Automated Clearing House (ACH) transfers. You agree that if you receive funds by a wire or ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. The Credit Union may provisionally credit your account for an ACH transfer before it receives final settlement for a transfer. You agree that if the Credit Union does not receive final settlement for a transfer, it may reverse the provisional credit to your account, or you will refund the amount to the Credit Union.

You acknowledge that processing of international transactions may be delayed if necessary to complete OFAC screening. You must ensure that all international entries you initiate are designated with the appropriate code as required by the Rules. All entries will be credited to or debited from your Account in U.S. Dollars. Currency conversion will be at rates determined by, or available to, us or the ACH. You will bear all currency conversion risk associated with international entries; you will bear all gains or losses associated with currency conversion for international entries.

When you initiate a wire transfer, you are required to identify the recipient name and address, the financial institution name, account, address and identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different party or institution. The Credit Union may charge a fee for all wires, both incoming and outgoing, processed through your account. You will authorize the fee to be withdrawn from your account along with the wire funds at the time of requesting an outgoing wire. The fee for

an incoming wire will be withdrawn after the proceeds have been deposited to your account. See Common Features disclosure for current fee amounts for incoming and outgoing wires. The Credit Union has also established a cutoff time of 1:30pm PST for processing outgoing wires; all outgoing wire requests received after this cutoff time will be processed the following business day. Incoming wires will be processed as the Credit Union receives them from the Federal Reserve.

Wire transfers are governed by Federal Reserve Regulation J, if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association.

Credit Union Examination. The Credit Union may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. You agree the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

Electronic Check Conversion. If you pay for something with a check you may authorize your check to be converted to an electronic funds transfer. You may also authorize merchants to electronically debit your account for return check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (verbally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

Account Rates and Fees. The Credit Union's payment of dividends on any account is subject to the account rates and fees, earnings, payment and balance requirements as set forth on the Rate Schedule and Common Features. You agree the Credit Union may impose fees and charges for the deposit account services provided by the Credit Union. A current Rate Schedule and Common Features have been provided to you separately. You agree the Credit Union may change the Rate Schedule and Common Features from time to time and you will be notified of such changes as required by law.

Transaction Limitations.

Withdrawal Restrictions. The Credit Union will permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft protection plan. Drafts or other transfers or payment orders which are drawn against insufficient available funds will be subject to a service charge, set forth in Common Features. If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may allow those withdrawals for which there are sufficient funds in any order at the Credit Union's discretion.

The Credit Union may also refuse to allow a withdrawal in other cases; for example: any dispute between the owners about the account (unless a court has ordered the Credit Union to allow the withdrawal); a legal garnishment or attachment is served; the account secures an obligation to the Credit Union; any required documentation has not been presented; or you fail to repay a Credit Union loan on time. You will be advised of the reason for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (accept checks) of not less than 7 days and up to 60 days, as required by law, before such withdrawal.

Transfer Limitations. For share accounts, you may make up to six (6) preauthorized, automatic, telephone or audio response transfers to another account of yours or to a third party, during any calendar month.

A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the members account upon oral or written orders, including orders received through the automated clearing house (ACH). There is no limit to the amount of transfers made in the following manner; (i) transfers to any loan account with the Credit Union; (ii) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account may be subject to suspension or closure by the Credit Union and the Credit Union may impose a charge.

Overdrafts. See separate disclosure entitled “Overdraft Protection Disclosure”.

Post dated and Stale dated Items. You authorize us to accept and pay any check, even if the check is presented for payment before its date, unless you notify the Credit Union of the postdating. Your notice will be effective only if the Credit Union receives the notice in time for the Credit Union to notify its employees and reasonably act upon the notice and you accurately describe the check, including the number, the date, and amount. You understand that the exact information is necessary for the Credit Union’s computer to identify the check. If you give the Credit Union an incorrect, incomplete, or untimely notice, the Credit Union will not be responsible for paying the item before the date stated and the Credit Union may charge your account as of the date the Credit Union pays the item. You may make an oral notice which will lapse within fourteen (14) days unless continued in writing, within that time. A written notice will be effective for six (6) months. It is your responsibility to renew the stop payment once past the original notice of six (6) months. A written notice may be renewed in writing from time to time. You also agree not to deposit checks, drafts, or other items before they are properly payable. The Credit

Union is under no obligation to you to pay a check or draft drawn on your account which is presented more than six months after its date.

Stop payment Orders.

Stop Payment Request. You may ask the Credit Union to stop payment on any check drawn upon your checking account. You may request a stop payment by telephone, by mail, or in person. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the account number, number of the check and its exact amount. If you give the Credit Union an incorrect, incomplete, or untimely notice, the Credit Union will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for the Credit Union to act upon the order, the Credit Union will not be liable to you or to any other party for payment of the item. If we re credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holder of the check to the Credit Union, and to assist the Credit Union in legal action taken against the person.

Duration of Order. You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless continued in writing within that time. A written stop payment order will be effective for six (6) months. It is your responsibility to renew stop payments once past the original notice of six (6) months. The Credit Union is not obligated to notify you when a stop payment order expires.

Liability. The Credit Union may charge a fee for each stop payment order requested, as set forth on the Rate Schedule and Common Features. You may not stop payment on any certified check or draft, cashiers check or tellers check, or any other check, draft, or payment guaranteed by the Credit Union. You should be aware that while payment of the item may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages or claims related to the Credit Union's action in refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

Lost Items. In receiving items from you for withdrawal or deposit, the Credit Union acts only as your agent and reserves the right to reverse the credit for any deposited items or to charge your account for the items should they become lost in the collection process.

Credit Union's Liability for Errors. If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union will not be liable if: (a) through no fault of the Credit Union, your account does not contain enough money to make the transaction; (b) circumstances beyond the Credit Unions control prevents the transaction; (c) your loss is caused by your negligence or the negligence of another financial institution; (d) the money in your account is subject to legal process or other claim. The Credit Union will not be liable for consequential damages except liability for wrongful dishonor. The Credit Union's actions will constitute the exercise of ordinary care if such actions or non actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area served by the Credit Union. You grant the Credit Union the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between oral representation by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

Unjust Enrichment. The Credit Union has the right to reverse a transaction, take collection action or demand restitution when a member profits or is unjustly enriched at the expense of another, or at the expense of the Credit Union because of a clerical or system error. The member will be required to make restitution for the reasonable value of any cash, negotiable instrument, property, services, or other benefits that have been unfairly received and retained.

Credit Union Lien and Security Interest. To the extent you owe the Credit Union money as a borrower, guarantor, endorser or otherwise, the Credit Union has a lien on any or all of the funds in any account in which you have an ownership interest at the Credit Union, regardless of the source of funds, unless prohibited by law. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your account to pay any debt or amount owed to the Credit Union, except obligations secured by your dwelling, unless prohibited by applicable law. All accounts are non-assignable and nontransferable to third parties.

Legal Process. If any legal action, such as a levy, garnishment, or attachment is brought against your account, the Credit Union may refuse to pay out any money from your account until the dispute is resolved. If the Credit Union incurs any expenses or attorney fees in responding to legal process, , (including, without limitation, attorneys' fees and our internal expenses) such expenses may be charged against your account without prior notice to you,

unless prohibited by law. Any legal process against your account is subject to the Credit Union's lien and security interest.

Account Information. Upon your request, the Credit Union will inform you of the name and address of each credit reporting agency from which the Credit Union obtains a credit report in connection with your account. The Credit Union agrees not to disclose information to third parties about your account regarding any transaction or balances except when: (1) it is necessary to complete the transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with the Fair Credit Reporting Act or other applicable laws and regulations; (3) such disclosure is in compliance with the law, government agencies or court orders; or (4) you give us your written permission.

Notices.

Name and Address Changes. It is your responsibility to notify the Credit Union upon a change of address or change of name. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided. In the event that mail is returned as "undeliverable" no further mail correspondence will be sent to you until your address is updated with us. You agree the Credit Union may accept notice of a change of address by notification from you or notification received from the US Postal Service. Name change must be done at the Credit Union, providing appropriate documentation, or sent in writing with notarized documents.

Electronic mail from us will be sent to the electronic mail address you provide. It is your responsibility to provide a current and correct e-mail address to the credit union. You are also responsible to keep us updated on e-mail address changes.

Notice of Amendments. Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes in account terms, rates, or fees as required by law. Changes in account ownership, such as adding or removing a joint owner, must be evidenced by a signed Account Agreement Card which, upon execution, will be incorporated herein by this reference. The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Unions ability to enforce any right in the future.

Effect of Notice. Any written notice you give to the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any one account owner is considered notice to all owners of the account.

Taxpayer Identification Numbers (TIN) and Backup Withholding. If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and pay to the Internal Revenue Service (IRS) a required percentage of payments of interest, dividends and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding as well as civil or criminal penalties. If you refuse to provide your TIN, the Credit Union may suspend the opening of your account.

Statements.

Contents. If the Credit Union provides a statement for your account, you will receive a periodic statement of all transactions and activity on your account during the statement period. If a periodic statement is provided you agree that only one statement is necessary for multiple party accounts. For checking accounts, you understand that when paid, your original check (or any substitute check) becomes property of the Credit Union and may not be returned to you.

You agree to keep a copy or a carbon copy of your original check in order to verify its validity. If you request us to provide you with an original copy or sufficient copy, you agree that we may provide an electronic image of the original check or sufficient copy; provided you have agreed to receive account information or statements electronically.

e-Statements. If you elect to receive your periodic statement electronically, you may access, review, print and otherwise copy/download it from eTeller using procedures we authorize.

Examination. You are responsible for examining each statement and reporting any irregularities to the Credit Union. The Credit Union will not be responsible for any forged, altered, or unauthorized items drawn on your account if: (1) you fail to notify the Credit Union within thirty (30) days of the mailing date of the earliest statement and availability of checks containing any forged, alteration, or unauthorized signature on the item; or (2) any item forged or altered in a manner not detectable by a reasonable person.

Notice to Credit Union. You agree that the Credit Union's retention of checks does not alter or waive your responsibility to examine your statements and check copies or the time limit to notify the Credit Union of any errors. The statement will be considered correct for all purposes and the Credit Union will not be liable for any payment made or charged to your account unless you notify the Credit Union in writing within the above time limit after the statement and checks are made available to you.

Dormant and Abandoned Accounts. If you have an account that you have not conducted a transaction on (transactions include deposits, withdrawals, transfers, check negotiation, etc.) and the Credit Union has been unable to contact you by regular mail during that period, the Credit Union may classify your account as an inactive account (after one year and balances below \$50) or dormant account (after 2 years and balances below \$250) and may charge an inactive or dormant account service fee as allowed by applicable law and set forth on the Rate Schedule and Common Features. Thereafter, dividends will not be paid in the account if the balance falls below any minimum balance requirement. The Credit Union will notify you at your last known address prior to imposing any fee as required by law. Any account classified by the Credit Union as inactive with a zero balance will be closed after 12 months. Checking accounts will continue to incur the monthly fee until closed. You authorize us to transfer funds from an available account of yours to cover the monthly maintenance fee, if necessary. If a deposit or withdrawal has not been made on the account and the Credit Union has had no other contact with you in three (3) years as required by the Uniform Unclaimed Property Act, the account will be presumed abandoned. Funds in abandoned accounts will be remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Death of Account Owner. For individual accounts, joint accounts and individual business accounts, you irrevocably waive the right to make a testamentary disposition of any account with the Credit Union, now and in the future. You agree that upon your death, your account will be payable in accordance with any existing account designations and the terms of this Agreement. The Credit Union may require the survivor or other claimant to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to honor all transfers, withdrawals, deposits and other transactions on the account until the Credit Union learns of an account owner's death. Once the Credit Union learns of the member's death, the Credit Union may pay checks or honor other payments or transfer orders authorized by the deceased member 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 to indemnify the Credit Union for any losses resulting from honoring the claim.

Life Savings Insurance. If Life Savings insurance is carried in connection with this account, the account owner(s) who are insured agree that any insurance proceeds payable on this account shall be paid first to the Credit Union for any outstanding obligations of the account owner(s) and the remainder shall be paid to the surviving joint owner or POD beneficiaries.

Termination of Account. The Credit Union may terminate your account at any time and for any reason without notice to you. In addition, the Credit Union may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any account checks are lost or stolen; (5) if there are excessive returned unpaid items not covered by an overdraft protection plan; or (6) if there has been any misrepresentation or any other abuse of any of your accounts. You may terminate your account at any time by notifying the Credit Union in writing. The Credit Union is not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if the Credit Union pays a check after termination, you agree to reimburse the Credit Union for payment.

Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through any account at the Credit Union, including, but not limited to: (1) Credit, electronic fund transfers, checks, or drafts knowingly accepted on non consumer accounts by gambling businesses in connection with the participation by others in unlawful Internet gambling; (2) Credit/debit card transactions made to unlawful Internet gambling operations on all accounts, including consumer and non consumer accounts. Participation in any restricted transactions may lead to closure of your account.

Marijuana-related business. With consideration of the regulatory requirements involved with marijuana related business accounts; HAPO is choosing not to provide services for this type of account. This includes producers, processors and retailers. Any account that has detected transactions related to a marijuana based business will lead to closure of your account.

Termination of Membership. You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw from membership. You may be denied services or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union or violating any terms of membership. You may be expelled if there has been any misrepresentation or abuse on any of your accounts or if you fail to comply with Credit Union policies, procedures, or bylaws, conduct yourself in a threatening or abusive manner to Credit Union personnel, or willfully damage Credit Union property. If you are expelled you may not be a joint account owner on another account.

Special Account Instructions. You may request the Credit Union to facilitate certain trust, will, or court-ordered account arrangements. However, because the Credit Union does not give legal advice, we cannot counsel you as to which account arrangements most appropriately meets the specific requirements of

your trust, will, or court order. You and any surviving owner or beneficiary agree(s) to indemnify and hold the Credit Union harmless for any claim or liability asserted against the Credit Union as a result of the disposition of funds in reliance on this Agreement and any account designations of yours. If you ask the Credit Union to follow instructions that the Credit Union believes might expose it to claims, lawsuits, suits, expenses, liabilities, or damages, whether directly or indirectly, the Credit Union may refuse to follow your instructions or may require you to post a bond to indemnify the Credit Union. Any item presented with a full payment legend must be presented in person to a Credit Union officer; otherwise, payment is accepted with full reservation of rights. Should you ask the Credit Union to accept Power of Attorney on your behalf the Credit Union may require your agent to complete a Declaration of Power of Attorney.

Severability. In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in the Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from you account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceeding, and any post-judgment collection actions, if applicable.

Governing Law. This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Washington and local clearing house rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

NCUA. Funds in your account are federally insured by the National Credit Union Share Insurance Fund (NCUSIF). Established by Congress in 1970 to ensure member share accounts at federally insured credit unions, the fund is managed by NCUA. The share insurance is similar to the deposit insurance provided by the Federal Deposit Insurance Corporation (FDIC) who insures banks. The amount of insurance coverage you have depends on the number of accounts you have with the Credit Union and the ownership of those accounts. If you would like additional information, you may obtain it at www.ncua.gov or contact the main office of the NCUA.

National Credit Union Administration

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