



# ACCOUNT DISCLOSURES & AGREEMENT

Electronic Fund Transfers Disclosure | Funds Availability Policy Disclosure | Truth-in-Savings Disclosure  
EFFECTIVE: June 1, 2026

## INTRODUCTION

This Account Disclosures & Agreement (“Agreement”), together with any other documents we provide relating to your account(s), forms a contract that establishes the rules governing your account(s) with us. This Agreement sets forth your rights and responsibilities regarding your account(s), as well as those of Frontwave Credit Union (“Frontwave,” “Credit Union,” “we,” “us,” or “our”). In this Agreement, the terms “you” and “your” refer to any individual who signs a signature card, account change card, or any other account-opening document, or whose membership and/or service request is approved through the Credit Union’s online authentication process. Unless otherwise inconsistent with context, words used in the singular include the plural and vice versa. If any provision of this Agreement is found to be unenforceable under its terms, the remaining provisions will remain in full force and effect. Your selected account type(s) and ownership features are as designated on the Membership Signature Card or through Frontwave’s online authentication process. By signing the signature card, or by opening or maintaining an account with us, you agree to be bound by the terms of this Agreement. You will receive a separate schedule of rates, qualifying balances, and Fees and Charges. This Agreement is governed by the Credit Union’s bylaws, applicable federal and California laws and regulations, and local clearinghouse rules, each as amended from time to time.

**WAIVER OF RIGHTS** – We can delay enforcing any of the provisions under this Agreement or the law any number of times without losing our right to enforce them at a later date.

**USE OF HEADINGS** – Headings and section titles in this Agreement are provided for convenience only and shall not be used to modify, interpret, or affect the meaning of any provision herein.

**CHANGE IN TERMS** – We may change the terms and charges for the services shown in this Agreement and may amend this Agreement at any time.

## MEMBERSHIP INFORMATION

**MEMBERSHIP ELIGIBILITY** – To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share). You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

**USA PATRIOT ACT NOTICE: IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account.

**What this means for you:** When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that allows us to identify you. We may also ask to see your driver’s license, other identifying documents, or business formation documents.

**FINANCIAL ABUSE REPORTING** – The Credit Union may temporarily freeze account funds, delay a transaction, request additional information from you or any authorized signer, and file any required reports when we reasonably suspect elder or dependent adult financial abuse, or when it is unclear that the account signer requesting the transaction understands it. Examples include situations where the signer appears confused, under undue influence, acting out of fear, or showing signs of diminished capacity.

Members and account owners/borrowers agree to indemnify and hold the Credit Union harmless from any claims, actions, damages, losses, or expenses (including attorneys’ fees) resulting from any action or inaction taken under this section. The Credit Union may also limit or restrict an individual from acting in a fiduciary capacity on an account if a financial abuse report has been filed by the Credit Union.

**PERSONAL ACCOUNTS** – If your account type is personal (individual or joint), you agree not to use it for business purposes. The most current signature card determines ownership of your account. However, we are authorized to rely on the account ownership information contained in our system unless we are notified that the most current signature card and the system include different information.

**INDIVIDUAL ACCOUNTS** – When only one person is listed as the owner of an account, we will treat the account as an individual account. If the account owner dies, the interest passes, subject to applicable law, to the account owner’s estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner’s agent before notice of an owner’s death, any security interest or pledge granted by the account owner, and our statutory lien rights.

**JOINT ACCOUNTS** – If your account is owned jointly, then all funds on deposit are owned by any of the joint owners. We can release or pay any amount on deposit in a joint account to any owner. We can honor checks, withdrawals, orders or requests from any account owner. All account owners are liable to Frontwave for any Overdrafts that may occur on an account, regardless of whether or not a benefit occurred. Any owner may provide Frontwave with written notice to freeze funds on deposit, and we may, at our option, honor such written request. If we do, then the account will remain frozen until we receive subsequent written notice, signed by all account owners, regarding the disposition of funds on deposit. Any funds on deposit may be utilized to satisfy any debt or garnishment of any owners of the account. It is the responsibility of joint account owners to determine any legal effects of opening and maintaining a joint account.

**CHECKING ACCOUNT TYPES AND TERMS** – We offer several types of consumer checking accounts designed to meet a variety of needs:

- **Everyday Checking** – A classic, no-fee account with eStatements designed for daily banking needs.
- **Elite Checking** – A value-added account with enhanced benefits for a monthly fee.
- **Elite Plus Checking** – A dividend-earning version of Elite Checking with additional benefits and a monthly fee.
- **Student Checking** – For Members 12 and under with a parent or legal guardian as a joint owner.
- **Teen Checking** – For Members ages 13–17 with a parent or legal guardian as a joint owner.

Checking accounts described in this Agreement are intended for personal, consumer use only. Businesses, organizations, non-personal trusts, clubs, and similar entities are not eligible for Elite Checking, Elite Plus Checking, or their associated benefits unless otherwise stated in your account documentation.

Unless otherwise stated at the time of account opening, your account type will be determined based on your selection and eligibility. Applicable fees are listed in the current Fees and Charges Schedule, available at [frontwavecu.com](http://frontwavecu.com) or upon request. For general information about account benefits and options, visit [frontwavecu.com/personal/bank/checking](http://frontwavecu.com/personal/bank/checking) or contact us directly.

**EVERYDAY CHECKING ACCOUNT** – Everyday Checking is a classic, no-fee account designed for daily banking needs. There is no monthly service charge when you're enrolled in eStatements. This account does not earn dividends. A \$2 monthly paper statement fee will apply if you choose to receive paper statements. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account. You can enroll through Digital Banking. Need help? Call 800.736.4500, or visit any Frontwave branch, and we'll walk you through it.

**ELITE CHECKING ACCOUNT** – Elite Checking is a value-added account that gives you access to enhanced benefits such as identity theft monitoring, credit file monitoring, cell phone protection, and more. This account does not earn dividends. Paper statement fees do not apply to this account. Accounts and benefits are subject to Credit Union approval and eligibility requirements and are subject to cancellation or change without notice.

A \$6 monthly service fee is charged on the last day of each month, but is automatically waived when you maintain a \$2,500 average daily balance during that calendar month. If your available balance is less than the monthly service fee, the fee may still be deducted, which could result in a negative balance. Any future deposits will first be applied to resolve the negative amount. No additional overdraft fees are charged solely for this deduction.

**ELITE PLUS CHECKING ACCOUNT** – Elite Plus Checking is a dividend-bearing account that gives you access to enhanced benefits such as identity theft monitoring, credit file monitoring, cell phone protection, travel and shopping discounts, and more. Non-CO-OP ATM transaction fees usually charged by Frontwave (\$1.50 per transaction) are waived for Elite Plus Checking accounts. Fees imposed by the ATM owner or network may still apply and are not reimbursed. Paper statement fees do not apply to this account.

A \$10 monthly service fee is charged on the last day of each month, but is automatically waived when you maintain a \$5,000 average daily balance during that calendar month. If your available balance is less than the monthly service fee, the fee may still be deducted, which could result in a negative balance. Any future deposits will first be applied to resolve the negative amount. No additional overdraft fees are charged solely for this deduction.

Dividends are calculated using the daily balance method, compounded daily, and credited monthly. Rates and APY are listed in the current Dividend Rate Sheet, available at [frontwavecu.com](http://frontwavecu.com) or upon request. Accounts and benefits are subject to Credit Union approval and eligibility requirements and are subject to cancellation or change without notice.

**IMPORTANT NOTICE FOR ELITE AND ELITE PLUS CHECKING ACCOUNT HOLDERS** – Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report every 12 months from each of the three major credit reporting companies. By enrolling in the credit monitoring services provided with this account, you authorize the program administrator and TransUnion to use your personal information to activate these services.

In accordance with the Fair Credit Reporting Act, you provide your "written instructions" authorizing the program administrator, TransUnion, and its affiliates to obtain information from your personal credit file maintained by one or more of the three nationwide credit reporting agencies. This authorization allows access to your credit information solely to: (i) confirm your identity, and (ii) provide your credit data and related monitoring services (credit report, credit score, credit monitoring) connected to your use of this service.

**LEGACY DIVIDEND CHECKING ACCOUNT** – Legacy Dividend Checking is a dividend-bearing account no longer available for new enrollment. Existing accounts remain active and continue to earn dividends as long as they remain open and in good standing. A \$2 monthly paper statement fee will apply if you choose to receive paper statements. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account. You can enroll through Digital Banking, by calling us at 800.736.4500, or by visiting any Frontwave branch.

For current dividend rates and the annual percentage yield (APY), refer to the Dividend Rate Sheet available at [frontwavecu.com](http://frontwavecu.com) or upon request. Dividends are compounded and credited monthly. Fees may reduce earnings. Dividends will not be paid if the account is closed before the end of the dividend period.

**MINOR CHECKING AND SAVINGS ACCOUNTS** – Minor accounts are available for Members under the age of 18 and must be jointly owned by a parent or legal guardian. The minor must be the primary owner of the account, and their Social Security Number must be presented at account opening. The adult joint owner assumes all responsibility and liability for the account and any losses that may occur. Minors will not be held responsible for any losses on the account. The adult joint owner must qualify for a checking account.

Minor accounts include savings and checking options, subject to the following terms:

- **Student Savings (ages 0–12):** No monthly service fee. Automatically converts to a Teen Savings Account at age 13.
- **Freedom Fund Savings Account (ages 0–18):** No monthly service fee. Automatically converts to a Share Savings Account at age 18, with a new Member Signature Card required.
- **Teen Savings (ages 13–17):** No monthly service fee. Automatically converts to a Share Savings Account at age 18, with a new Member Signature Card required.
- **Student Checking (ages 0–12):** No monthly fee, Visa® debit card access, no dividends, no mobile check deposit or Courtesy Pay overdraft protection. A parent or legal guardian must be present for deposits. The account will automatically convert to Teen Checking when the Member reaches age 13.
- **Teen Checking (ages 13–17):** No monthly fee, Visa® debit card access, no dividends, no mobile check deposit or Courtesy Pay overdraft protection. The account will automatically convert to Everyday Checking when the Member reaches age 18. A new Member Signature Card will be required at that time.

The adult joint owner is the only person authorized to initiate account type changes, change beneficiaries, order or reorder checks, request or modify a Visa Debit/ATM Card, and adjust transaction limits. The adult joint owner remains liable for all balances, transactions, and fees on the account as long as they are listed as an owner.

**BENEFIT ELIGIBILITY AND TERMS FOR ALL CHECKING ACCOUNTS** – Some checking accounts include value-added benefits provided by third-party vendors. Eligibility for these benefits is limited to personal checking account owners and their joint account owners, as well as non-publicly traded businesses and their listed owners. Benefits are not available to signers who are not account owners, or to clubs, organizations, churches and their members, schools and their employees or students. For revocable grantor trusts, benefits are available only when a grantor is serving as trustee and cover the grantor trustee(s). For other fiduciary accounts, benefits are available only to the primary Member beneficiary (fiduciaries are not covered).

The Credit Union may limit the number of checking accounts per membership and may change, replace, or discontinue benefits or providers at any time without prior notice. The Credit Union does not guarantee the availability, coverage, or quality of any benefit. Where applicable, benefits may require separate registration or activation and may take several days to begin after activation. Access to credit monitoring and credit score tracking, if offered, depends on successful verification with the credit reporting agency. Any credit score provided is based on a single TransUnion bureau file, may differ from scores used by other parties, and is not used by the Credit Union to make lending or credit decisions. Coverage for value-added benefits is provided by independent third-party vendors. Any

insurance products offered through these vendors are not issued, underwritten, or guaranteed by Frontwave Credit Union or any Credit Union affiliate, are not NCUA insured, and are not deposits.

For Elite Plus Checking only, certain benefits may also extend to eligible family members, defined as the account owner's spouse, persons qualifying as a domestic partner, children under 25 years of age, and parent(s) of the account owner who share the same permanent address.

Information about available account benefits and options is available at [frontwavecu.com/personal/bank/checking](http://frontwavecu.com/personal/bank/checking), at any Frontwave branch, by phone, or upon written request. For Elite and Elite Plus Checking, full details of available benefits, including terms, conditions, and exclusions, are provided in the Guide to Benefits through Digital Banking, at [elitechecking.frontwavecu.com](http://elitechecking.frontwavecu.com), at any branch, or upon written request.

**NOTICE TO U.S. MARINE CORPS RDD PROGRAM PARTICIPANTS** – Frontwave Credit Union participates in the U.S. Marine Corps Recruit Direct Deposit (RDD) program to support new Marines during recruit training and their transition to active duty.

Accounts opened under this program are initially established as Everyday Checking. While a \$2 monthly fee typically applies if you choose paper statements instead of enrolling in free eStatements, this fee is waived during participation in the RDD program and for up to nine months following Recruit Depot graduation. You can avoid paper statement fees entirely after this period by enrolling in eStatements through Digital Banking.

These accounts may be reviewed in the future and switched to a different checking account type. If such a change is proposed, you will receive advance notice and updated disclosures before it takes effect.

Accounts opened under the RDD program are subject to the same terms and conditions as all other consumer checking accounts. Any future changes will follow standard policies and procedures, including providing you with advance notice.

**CHANGING YOUR CHECKING ACCOUNT TYPE** – You may request to change your checking account type at any time, subject to eligibility and product availability. For example, you may request to switch between Everyday Checking, Elite Checking, or Elite Plus Checking. To request a change, contact us by phone, visit any branch, or send a secure message through Digital Banking.

If you change your account type mid-cycle (e.g., before the end of the calendar month):

- Any applicable monthly service fee for the new account type may be assessed on the last day of that same month, even if the account was open for only part of the month.
- Eligibility to earn dividends for that month may depend on when the account was opened or changed.
- Waiver criteria, such as average daily balance requirements, are calculated based only on the days the account was open during the applicable calendar month, unless otherwise stated in your account terms.

We encourage you to review the current disclosures and product details before requesting a change. Some benefits and features may require separate activation and are not transferable between account types.

**STATEMENT FEES** – A \$2 monthly paper statement fee applies if any account under your membership is not enrolled in eStatements. This fee is assessed on the last day of each month and is automatically waived for the following:

- Members age 65 and older
- Members under age 18
- Marines (up to nine months after Recruit Depot graduation)
- Members with Elite Checking or Elite Plus Checking accounts

If your available balance is less than the fee amount on the assessment date, the fee may still be deducted, which could result in a negative balance. Any future deposits will first be applied to resolve the negative amount. No additional overdraft fees are charged solely for this deduction.

You may avoid the paper statement fee by switching to eStatements at any time through Digital Banking. Need help? Call 800.736.4500, or visit any Frontwave branch, and we'll walk you through it. Fee amounts are listed in the current Fees and Charges Schedule, available at [frontwavecu.com](http://frontwavecu.com) or upon request.

**ACCOUNT TRANSFER** – Your account may not be transferred or assigned without our prior written consent.

**FICTITIOUS BUSINESS NAME ACCOUNTS** – If the name in which the account is held is fictitious, each account holder represents that one or more of the account holders have the right to use that name and have fulfilled all legal requirements for using and or doing business under that name.

## POA, BENEFICIARIES, OTHER ACCOUNTS

**POWER OF ATTORNEY** – A power of attorney is a document you sign that authorizes someone else, called an agent, to act on your behalf. If you sign a power of attorney, the agent can sign on your behalf and do anything you could do regarding the account, including withdrawing or spending all of the money in the account. Do not sign a power of attorney unless you trust the agent to act in your best interest. If you choose to add an agent, you must provide a power of attorney form that we agree to accept. We may rely on a copy of the original power of attorney. We are not required to investigate the facts relating to any power of attorney provided to us on your behalf, including whether your signature on the power of attorney is authentic or whether the agent continues to have authority. We may follow or refuse to follow the agent's instructions at any time, including if we suspect fraud or abuse on your account, unless state law requires otherwise. We may also refuse an agent's request to become a joint owner or a beneficiary of an account, but we have no liability to anyone if we do so. We have no liability when we follow or refuse to follow any instructions from an agent, for example, if your agent misuses the authority you have given them. An agent's power of attorney on an account is terminated when the account owner dies.

**POD DESIGNATIONS** – A Payable on Death (POD) designation is an instruction to Frontwave that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD beneficiaries/payees. Unless state law provides for different ownership or as permitted and documented by us, the beneficiaries/payees will own the funds jointly in equal shares without rights of survivorship when there is more than one surviving beneficiary/payee. Such designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

**POD/BENEFICIARIES** – If you establish your account with one or more beneficiaries, we will pay the beneficiaries in equal shares unless otherwise designated. If we receive proof that you've died, we will pay the balance of the account to the beneficiary/beneficiaries that you designated. Any POD designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law.

**TRUST ACCOUNTS** – We will abide by the terms of any separate agreement that clearly pertains to this account and that you file with us. Any additional consistent terms stated on this form will also apply.

**TOTTEN TRUST ACCOUNTS** – If two or more of you create this type of account, you own the account jointly with right of survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the funds at any time.

**OTHER FIDUCIARY ACCOUNTS** – If you open an estate account, trust account, guardianship or conservatorship account, or other similar type of account, we reserve the right to require any documents we reasonably request to satisfy us that you are authorized to open and use the account, including withdrawing the funds. We do not have to permit any withdrawal from the account until we receive all the requested documents. We have no fiduciary duties to you as the trustee, executor, guardian or conservator, or to the beneficial owners of the account.

## DEPOSITS

**DEPOSITS** – We will give only provisional credit until collection is final for any items, other than cash, that we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions made by mail or through an external depository channel until they are actually recorded. We will treat and record all transactions received after our "daily cut-off time" on a business day we are open or received on a day we are not open for business, as if initiated on the next business day we are open.

**MOBILE/REMOTE DEPOSITS** – Refer to or request a copy of Frontwave Credit Union's Remote Deposit Capture Services Disclosure for additional Terms and Conditions applicable to mobile/remote deposits.

**STOP PAYMENTS** – You must submit any stop-payment order in the manner required by law, and we must receive it in time to provide us with a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date, and amount of the item, as well as the payee. You may stop payment on any item drawn on your account, whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. Only the person who initiated the stop-payment order may release the stop-payment request. Our stop-payment cutoff time is one hour after the opening of the next business day after the business day on which we receive the item. We will charge a fee for each stop payment order you give. See Fees & Charges Schedule. A stop-payment order is effective for six (6) months but lapses after fourteen (14) calendar days if the original order was oral and not confirmed in writing within that 14-day period. The stop-payment order may be renewed in writing for an additional six (6) month period.

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

**ACH AND WIRE TRANSFERS** – This Agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the State of California. If you initiate a fund transfer and identify a beneficiary financial institution, an intermediary financial institution, or a beneficiary by name and number, 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 National Automated Clearing House Association (NACHA) rules. These rules provide, among other things, that payments made to you or originated by you are provisional until final settlement is 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** – You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

**ELECTRONIC/DIGITAL SIGNATURES** – As a service and convenience, we may accept your electronic/digital signature to conduct Credit Union-related business, such as opening a membership account or applying for a loan online. However, your rights to NOT USE electronic signatures will be preserved. You reserve the right to use a paper or "wet ink" signature. We must also receive your affirmative consent electronically in a manner that reasonably demonstrates that you can provide and access information in the electronic form that will be used to provide the information that is the subject of consent. All required disclosures must be provided in a manner that complies with regulatory mandates. Frontwave Credit Union is required to retain a record and a copy of the application, transaction or document that "accurately reflects" the substance for which you are providing your electronic/digital signature therein, and is in a form that is capable of being accurately reproduced for later reference, whether by transmission, printing or otherwise.

## OVERDRAFTS

An "Overdraft" occurs when there is not enough available balance in your account at the time a transaction is presented to us for payment. Overdrafts may be caused by checks, Automated Clearing House (ACH) payments, ATM withdrawals and transfers, bill payments, debit card payments and other electronic payments.

**OVERDRAFT PROTECTION** – If an Overdraft occurs and you have Overdraft Protection, we will first attempt to authorize and pay the item by transferring funds from an approved Overdraft Line of Credit, Visa Credit Card account or a Frontwave Savings Account to your Checking Account. You will be charged fees for transfers from savings and interest on funds advanced from an Overdraft Line of Credit or Visa Credit Card account. However, Overdraft Protection is less expensive than paying fees for Overdrafts, as described next.

If you have not signed up for Overdraft Protection or funds are not available under the terms of your selected Overdraft Protection plan when a transaction is presented to us, then we may either reject the transaction or we may, at our discretion, elect to pay it using our Overdraft Practices, which is called Courtesy Pay. Courtesy Pay is available up to specified limits, depending on the type of account you have with Frontwave.

**COURTESY PAY** – Courtesy Pay may apply when we pay overdrafts caused by checks, Automated Clearing House (ACH) transactions, bill payments, or recurring debit card transactions. Debit Card Protection may apply when we pay overdrafts on one-time debit card transactions or ATM withdrawals. For consumer accounts, Debit Card Protection requires your prior consent. Without consent, we generally will not authorize one-time debit card transactions or ATM withdrawals if your available balance is insufficient.

If we authorize any type of payment transaction and there is insufficient available balance at the time it is posted to (paid from) your account, then we will charge you an Overdraft Fee. If we decline a check, ACH, or bill pay transaction, the attempted payment will be returned unpaid, and you will be charged a Returned Item

(NSF) Fee. You will not be charged any fees if we decline to authorize a debit card payment or ATM withdrawal. Overdraft (Courtesy Pay) and Returned Item (NSF) Fees are described in our Fees and Charges Schedule, which is updated periodically and is incorporated into this Agreement.



*Check and ACH payment transactions that are returned unpaid may be presented to us again by a third-party merchant for payment multiple times. You may be charged a Returned Item (NSF) Fee for a returned transaction. Frontwave Credit Union will charge only one NSF Fee per returned item. However, potential delays or errors by the third-party merchant may cause multiple NSF fees to accrue for a single returned item. If Frontwave becomes aware that multiple fees were assessed for a single returned item, we will waive any subsequent NSF fees associated with that item.*

## ACCOUNT BALANCES

The following information is important regarding how your account balances work and when Overdraft (Courtesy Pay) or Return Item (NSF) Fees will be charged. You should read these disclosures carefully. If you have questions, please see a branch representative or call 800.736.4500 or 760.631.8700.

Your checking account has two balances: the “actual” balance and the “available” balance. Both can be checked when you review your account online, on our mobile banking app, at an ATM, or at a branch. It is essential to understand how the two balances work so that you know the exact amount of money in your account at any given time. This section explains actual and available balances, as well as how they function.

**ACTUAL BALANCE** – The full amount of all deposits, even though some portion of a deposit may be on hold and may not be available to you (see Your Ability to Withdraw Funds below), less payment transactions that have “posted” to and have been paid from your account. Thus, while the term “actual” may sound as though the number you see is an up-to-date display of what you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your actual balance. For example, if you deposit a \$500 check today, your actual balance will show \$500 immediately, but some or all of that deposit may be on hold and unavailable until the check clears.

**AVAILABLE BALANCE** – The amount of money in your account that is available to you to use. The available balance is the actual balance minus items such as holds placed on deposits and pending transactions (like pending debit card purchases) that the Credit Union has authorized but not yet posted to your account. For example, if your available balance is \$300 and you use your debit card to buy groceries for \$60, the store will place a hold for that amount. Your available balance immediately drops to \$240, even though your actual balance still shows \$300 until the transaction fully posts.

We use the available balance at the time transactions are presented to us to decide whether to authorize them for payment. We also use the available balances at the time transactions are posted and authorized to determine whether to charge Overdraft Fees. The following example illustrates how this works:

*You have \$100 in both your actual and available balances. You use your debit card for \$75 at a restaurant. That authorization immediately reduces your available balance to \$25, even though your actual balance still shows \$100 until the charge posts. Before the restaurant charge clears, a \$50 check you wrote is presented for payment. Because only \$25 was still available, your account is overdrawn by \$25, even though your actual balance still appeared to be \$100. In this case, we may reject the check and charge a Return Item Fee, or, if you are eligible for Courtesy Pay, we may pay it and charge an Overdraft Fee.*

It is essential to understand that you may still overdraw your account, even if the available balance appears to show sufficient funds to cover a transaction you wish to make. This is because your available balance may not reflect all outstanding checks and automatic bill payments that you have authorized, as well as other transactions that have not been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and posted to your account.

Additionally, your available balance may not accurately reflect all debit card transactions we have authorized. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or for up to thirty (30) business days for certain types of debit card transactions), we must release the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

## HOW TRANSACTIONS ARE POSTED TO YOUR ACCOUNT

The following information is important regarding how credits (deposits) and debits (payments) are applied to your account, and how this affects the funds you have available. You should read these disclosures carefully. If you have questions, please see a branch representative or call 800.736.4500 or 760.631.8700.

**GENERAL INFORMATION** – This is a general description of how transactions are posted. These practices may change, and we reserve the right to pay items in any order permitted by law. We may receive multiple deposits and withdrawals on your account in many different forms throughout each business day.

Your account activity consists of two basic types of transactions: credits, which increase your balance, and debits, which reduce it. Both can be received in different ways depending on how they are initiated and when they are presented to the Credit Union. It is essential to understand how and when these transactions are posted so you know how much money is available in your account at any given time.

**CREDITS** – Most deposits are credited to your account when we receive them. For some checks you deposit, only \$275 will be available at the time of deposit. Extended holds may also be placed on checks for other reasons. For details on when you can withdraw your deposits, see the Availability of Funds Availability Disclosures of this Agreement.

**DEBITS** – There are different types of debit transactions. The most common types are described briefly below. Remember, merchants can present transactions for posting in various ways, and the Credit Union doesn't always control when these transactions are received:

**Checks:** When you write a check, it goes through the Federal Reserve System. We receive daily data files of cashed checks and compile checks drawn on your account from these files to post each day. We process check payments in the order of the check numbers.

**ACH Payments:** We receive daily data files from the Federal Reserve containing ACH transactions, such as automatic bill payments you've signed up for. Each day, ACH transactions for your account are grouped and ordered as they appear in each file.

**ATM Withdrawals and Transfers:** Withdrawals or payments you make through an ATM are posted to your account instantly when they are processed.

**Point of Sale (POS) Debit Card PIN Transactions:** These are transactions where you use your debit card and enter your PIN at the time of purchase. They are similar to ATM withdrawals because money is usually deducted from your account immediately during the transaction. However, some POS transactions are not billed immediately; this depends on the merchant.

**Signature Debit Card Transactions:** These are transactions where you buy with your debit card through Visa or MasterCard networks, often requiring a signature like a credit card purchase. Merchants may seek prior authorization, which reduces your available balance (not your actual balance) via an “authorization hold.” These holds are processed throughout the day as received. After signing, the merchant processes and submits the transaction, which can take hours or days to post, depending on the merchant and processing company. Payment requests arrive and post to your account in real time as received.

**Recurring and Nonrecurring Debit Card Transactions:** Debit card transactions can be either recurring or nonrecurring. Recurring transactions involve setting up automatic monthly payments using your debit card, such as for a gym membership. Nonrecurring transactions are one-time charges that require your authorization each time you use your debit card. For example, using your debit card at a restaurant typically counts as a one-time or non-recurring transaction. We rely on how the merchant classifies the transaction for processing purposes, and your only recourse for an incorrectly coded transaction is with the merchant who submitted it to us.



*The authorization hold amount might differ from the final payment because merchants may not know the exact transaction total when requesting authorization. For instance, a restaurant hold covers the bill, but the final charge includes tips. Gas stations, hotels, or rental companies may request authorization for an amount higher than the actual charge. We cannot control the size or timing of merchant transactions. An authorization hold reduces your available balance but doesn't lock in specific funds; it just shows that we've authorized a payment we're obligated to settle.*

**FEES** – We may receive multiple deposit and withdrawal transactions on your account in many different forms throughout each business day. Check and ACH payment transactions that are returned unpaid are subject to a Returned Item (NSF) Fee. Frontwave Credit Union will charge only one NSF Fee per returned item. However, potential delays or errors by the third-party merchant may cause multiple NSF fees to accrue for a single returned item. If Frontwave becomes aware that multiple fees were assessed for a single returned item, we will waive any subsequent NSF fees associated with that item. You can be charged at most five total Overdraft and/or Returned Item Fees per calendar day.

## REPAYMENT OBLIGATION AND TERMINATION

We will decide to pay Overdrafts on a case-by-case basis, in our sole and absolute discretion. Even though we may have paid Overdrafts in the past, we are not obligated to continue doing so.

For your Overdrafts cleared, you promise to immediately pay us all sums, including the fees and charges for this service advanced to you or any other person you permit to use your checking account and/or who causes an Overdraft on your checking account.

We may terminate or suspend the Courtesy Pay services at any time without prior notice. In no event shall any termination of these services relieve you of your obligation to repay the amount of any Overdraft in your account, plus Overdraft (Courtesy Pay) and Returned Item (NSF) Fees.



**The most reliable way to avoid overdraft fees is to keep a record of your transactions and track your balance closely. If you do not understand this agreement or have any questions, please contact us at 800.736.4500 or 760.631.8700.**

## LIABILITY & INDEMNIFICATION

**RIGHT TO REPAYMENT OF INDEBTEDNESS** – You each agree that we may (without prior notice and when permitted by law) charge against and deduct from your account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance for which the due date has been properly accelerated under the note. In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accordance with the statutory lien. Neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) a consumer credit transaction creates the debt under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising because we exercise our right to repayment.

**NEGATIVE INFORMATION NOTIFICATION** – Frontwave may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**SUSPENSION OF SERVICES** – We have the right to suspend the benefit of any Frontwave service at any time for reasonable cause.

**RESTRICTIVE LEGENDS** – We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends include "Must be presented within 90 days," "Not valid for more than \$1,000.00," or "Paid in Full."

**PLEDGES** – Unless we agree otherwise in writing, each owner of your account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**GOVERNING LAW** – Except as provided in the Arbitration Provision of this agreement, this Agreement is governed by Frontwave's bylaws, federal laws and regulations, California state laws and regulations, and local clearinghouse 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 Frontwave is located.

**ATTORNEY FEES/COLLECTION COSTS** – As permitted by law, you agree to pay all our costs and reasonable attorneys' fees, including all collection costs, litigation costs, skip-tracing fees, and outside services fees incurred while we are enforcing our rights under this Agreement. Any legal process against the account(s) is subject to our lien and security interest.

**SEVERABILITY** – Except as provided in the Arbitration Provisions set forth in the Arbitration clause of this Agreement, if a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable. It will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

**LIABILITY** – You agree, for yourself (and any joint owners, persons or entities you represent if you sign as a representative of another) to the terms of this Agreement and the Fees and Charges Schedule. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or Overdrafts, whether caused by you or another with access to your account and agrees that any such shortages can be deducted directly from the account balance whenever sufficient funds are available. This includes liability for our costs to collect the deficit amount, including, to the extent permitted by law, our reasonable attorneys' fees.

**TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES** – You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice when your account is being misused, you have demonstrated abusive conduct, as outlined in any policy we have adopted regarding restricting services, or as otherwise permitted by law.

# ARBITRATION

**ARBITRATION** – You and the Credit Union agree that we shall first attempt to informally settle all disputes arising out of, affecting, or relating to your accounts, or the products or services the Credit Union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the Credit Union (hereafter referred to as the “Claims”). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision (“Arbitration Provision”), even if the Claims arise out of, affect or relate to conduct that occurred prior to the date the Terms and Conditions were provided to you, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association (“AAA”) in accordance with its applicable rules and procedures for consumer disputes (“Rules”), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org), or a copy of the Rules can be obtained at any Credit Union branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making a written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. As a result, if either you or we elect to resolve a particular claim through arbitration, you will give up your right to go to court to assert or defend your rights under this Account Agreement (except for claims brought individually within small claims court jurisdiction, so long as the claim remains in small claims court). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims court.

- a. **Selection of Arbitrator.** The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you may select the forum for the resolution of the Claims.
- b. **Arbitration Proceedings.** The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator’s award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator’s award is not subject to review by the court, and it cannot be appealed. The Credit Union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorneys’ fees. Nothing contained in this Arbitration Provision shall prevent either You or the Credit Union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies. Any determination as to whether this Arbitration Provision is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including, without limitation, any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined exclusively by the Court.
- c. **Class Action Waiver.** Any arbitration of a Claim will be on an individual basis. You understand and agree that you are waiving the right to participate as a class representative or class member in a class action lawsuit or bring a Claim on behalf of any other persons or a class.
- d. **Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

**FOR MORE DETAILS** or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, please visit AAA’s website <https://www.adr.org/>.

# MISCELLANEOUS PROVISIONS

**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 or retained.

**UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES** – You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

**GATHERING OR UPDATING INFORMATION** – As a member, you authorize the Credit Union to gather from time to time, whatever credit report, checking account and employment information about you or any other person named on your account, as permitted by law. You understand that this information will assist the Credit Union (for example) in determining your initial and ongoing eligibility for any accounts/services and/or in connection with making future credit opportunities available to you or any other person named on your account.

**CONSENT TO CONTACT (NON-TELEMARKETING ONLY)** – You give your express consent for the Credit Union and others acting on our behalf to contact you by telephone call or text message at any telephone number you give to us or we obtain from any other source (including any wireless phone or VoIP number), which could result in charges to you, to service your account or collect any amounts owed to us. You further agree that methods of contact may include the use of pre-recorded or artificial voice messages, and/or the use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by providing written notice to us at 1278 Rocky Point Drive, Oceanside, California 92056, via phone at 760.631.8700, or by any other reasonable means. You confirm that you are the account holder or regular user of any wireless number(s) you provide in connection with your account and that you have the authority to give this consent. You agree to notify us of any change to the wireless telephone number(s) that you have provided to us. To help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number, to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other urgent messages permitted by applicable law. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt out of such communications at the time of delivery.

**LIMITATION OF TIME TO COMMENCE ACTION** – Any action or proceeding by you to enforce an obligation, duty or right arising under this agreement or by law concerning your account or any account service must be commenced within one year after the cause of action accrues.

# ATM & NIGHT DEPOSIT FACILITY SAFETY TIPS

For your safety, always exercise caution at ATMs and night deposit facilities. Here are some helpful tips:

- 1. Prepare in Advance:** Complete forms like deposit slips at home to minimize your time spent at the ATM or night deposit facility.
- 2. Secure Receipts and Records:** Keep ATM receipts and update your account records later in a secure place, not at the facility.
- 3. Review Statements:** Regularly compare your transaction records with account statements.
- 4. Protect Your Card:** Never lend your Visa Debit/ATM card to others or leave it unattended at the ATM or night deposit facility.
- 5. Secure Your PIN:** Keep your Personal Identification Number (PIN) confidential. Treat your card like cash and never share your PIN or card details over the phone or online. Avoid writing your PIN down or keeping it in your wallet.
- 6. Shield PIN Entry:** Use your body to block others from seeing you enter your PIN.
- 7. Report Lost or Stolen Cards:** Immediately notify us if your Visa Debit/ATM card is lost or stolen. Refer to our electronic fund transfers disclosures for more details.
- 8. Stay Alert:** Be aware of your surroundings, especially after dark. Use well-lit facilities and consider bringing someone along. If you feel unsafe or observe suspicious activity, leave immediately and find another ATM or facility.
- 9. Avoid Unfamiliar Help:** Politely decline assistance from strangers.
- 10. Cancel if Concerned:** If anything seems suspicious during your transaction, cancel, take your card, and leave promptly.
- 11. Handle Cash Privately:** Quickly secure your cash and count it later in a private, safe area.
- 12. Drive-Up Facility Safety:** Keep all doors locked, windows rolled up except for the driver's side, and remain alert with your engine running.
- 13. Report Issues Immediately:** Notify us promptly about problems at any ATM or night deposit facility, such as lighting issues or damage. Immediately report suspicious activity or crimes to both facility operators and local law enforcement.

Your safety matters to us. Thank you for helping maintain secure facilities.

## CONTACT INFORMATION

Need to reach us? We're ready to help. Whether you have questions about this disclosure, your account, or any of our services, our team is here to assist. You can call, visit a branch, or reach out online. We're committed to providing clear answers and prompt support.

IMPORTANT CONTACT DETAILS & INFORMATION	
<b>Member Solution Center</b>	<b>Toll Free:</b> 800.736.4500 <b>Local &amp; International:</b> 760.631.8700 <b>Hours:</b> Monday to Friday 7 a.m. to 6 p.m. PT   Saturday 9 a.m. to 4 p.m. PT
<b>Express Line (24/7)</b>	<b>Toll Free:</b> 800.829.7676 <b>Local &amp; International:</b> 760.631.8799
<b>Bill Pay Support (24/7)</b>	<b>Toll Free:</b> 844.699.2102
<b>Elite/Elite Plus Checking Benefits</b>	<b>Toll Free:</b> 866-210-0361 <b>Hours:</b> Monday to Friday 5:30 a.m. to 4:00 p.m. PT
<b>Cardholder Support</b>	24/7 support for your Visa® Credit Card, Visa Debit Card, or ATM Card, including: Card activation and PIN setup, lost or stolen cards, digital wallet support, fraud or transaction disputes. <b>Toll Free:</b> 866.309.4934 <b>International:</b> 303.967.1096
<b>FAX</b>	877.789.7628
<b>Secure Communications</b>	For account questions, your security comes first. Log in to <b>Online</b> or <b>Mobile Banking</b> and use the <b>Message Center</b> for secure, encrypted support.
<b>ABA/Routing Number</b>	322274925
<b>Mailing Address</b>	<b>Frontwave Credit Union</b> 1278 Rocky Point Drive Oceanside, CA 92056

# AVAILABILITY OF FUNDS DISCLOSURE

**FUNDS AVAILABILITY NOTIFICATION** – The following statements apply to all accounts. Our policy is to make funds from your cash and check deposits available immediately. At that time, you can withdraw the funds in cash, and we will use the funds to pay the checks 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 any other problems involving your deposit. We will generally make funds from your deposited checks available to you sooner than we can collect the funds for that check. In some cases, checks you deposit may be returned unpaid. You are responsible for your deposits, even if we previously made those funds available to you and you withdrew them. If a check you deposited is returned unpaid for any reason, you must repay us. We do not impose a fee for returned deposit items; however, we reserve the right to do so for individuals who frequently deposit returned items or those who could have reasonably prevented the return from occurring.

For determining the availability of your deposits, our business days are every day except Saturday, Sunday, and holidays. If you make a deposit 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 5:00 p.m. PT or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Please visit our website at [frontwavecu.com](http://frontwavecu.com) for specific branch hours. If we cash a check for you drawn on another bank, we may withhold the availability of a corresponding amount of funds already in your account. Those funds will be made available in the same manner as if the deposit had been made into your account.

**DEPOSITS AT AUTOMATED TELLER MACHINES** – Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first \$275 of a deposit will be available on the first business day after the day of deposit. Checks drawn on Frontwave Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises. However, funds from any deposits (cash or checks) made at ATMs not owned or operated by Frontwave will not be available until the fifth business day after the deposit date. Additionally, the requirement to make the first \$275 of daily deposits available on the business day does not apply to deposits made at non-Frontwave ATMs. ATMs that we own or operate are clearly identified as Frontwave machines.

## LONGER DELAYS MAY APPLY

**Case-by-Case Delays:** In some cases, we will not immediately make all the funds you deposit by check available to you. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$275 of your deposits will be available on the first business day after the day of your deposit. If we are unable to make all of the funds from your deposit available immediately, we will notify you upon receipt of your deposit. We will also tell you when the funds will be available. If your deposit is not made in person 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 on the day after we receive your deposit. If you need the funds from a deposit immediately, you should ask us when the funds will be available before making the deposit.

**Safeguard Exceptions:** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as the failure of the computer or communications equipment.

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

**One-Day Extensions:** Frontwave may extend, by one business day, any of the holds described. If an extension of one day is deemed appropriate, Frontwave must make \$550 of the held deposit available by 5:00 p.m. PT on the day funds would have been made available, as outlined in the dollar amounts above. The \$550 is in addition to the \$275 required to be made available on the business day following the day of deposit.

**SPECIAL RULES FOR NEW ACCOUNTS** – If you are a new member, the following special rules will apply during the first thirty (30) days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers', and government checks (federal, state, and local) will be available immediately if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (excluding U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the date of your deposit. Funds from all other check deposits may be subject to extended holds, which will delay their availability.

# ELECTRONIC FUND TRANSFER DISCLOSURE

This disclosure explains your rights and responsibilities under the Electronic Fund Transfer Act (Regulation E) and the rules of Frontwave Credit Union. It applies to all electronic fund transfer (EFT) services we offer. By signing an application or account card for EFT services, signing your card, or using any service, each account owner agrees to the terms of this disclosure and any amendments we may make, as allowed by law.

## GENERAL TERMS AND CONDITIONS

The following general terms and conditions apply to your use of electronic fund transfers (EFTs). Please review them carefully, as they govern important aspects of how your account transactions are processed.

**BUSINESS DAYS** – Every day is a business day except Saturday, Sunday, and federal holidays. EFT transactions initiated on a non-business day will be processed on the next available business day.

**EFTS INITIATED BY THIRD PARTIES** – You may authorize a third party to initiate an EFT between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may be recurring, as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in several ways. For example, your authorization to convert a check or draft to an EFT or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and Credit Union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your Credit Union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these EFTs. Examples of these transfers include, but are not limited to:

- **Preauthorized credits:** You may arrange for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments:** You may arrange to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion:** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge:** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**FEES** – We do not charge for direct deposits to any type of account. We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these EFTs.

**ATM OPERATOR/NETWORK FEES** – When you use an ATM not operated by us, the ATM operator or any network used may charge you a fee. You may also be charged a fee for a balance inquiry, even if you do not complete a fund transfer. Multiple fees may apply during the same session (for example, a balance inquiry and a cash withdrawal).

**DOCUMENTATION** – You may receive records of your electronic fund transfers in several ways:

- **Terminal transfers.** You can obtain a receipt at the time of a transfer to or from your account using an ATM or POS terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you arranged to have direct deposits to your account, you can confirm whether the deposit was made by calling the Express Line at 800.829.7676 or by accessing your account at frontwavecu.com.
- **Periodic statements.** You will receive a monthly account statement for your checking and savings account(s), unless you have no other account with us and there were no EFTs or deposits during the month. At a minimum, you will receive a statement quarterly.

**PREAUTHORIZED PAYMENTS** – If you set up regular, preauthorized transfers or payments, these rules apply:

- **Right to stop payment:** You may stop a preauthorized transfer by contacting us by phone at 800.736.4500 or in writing at 1278 Rocky Point Drive, Oceanside, California 92056, in time for us to receive your request at least three (3) business days before the payment is scheduled to be made. If you call, we may require written confirmation within 14 days after you call. A stop-payment fee applies to each request (See current Fees and Charges Schedule).
- **Notice of varying amounts:** If your preauthorized payments vary in amount, the payee must notify you at least 10 days before each payment, when it will be made and how much it will be. You may choose to receive notice only if the payment amount would differ from the previous payment by more than a set amount, or if the amount would fall outside specific limits you set.
- **Our liability:** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS** – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance, if:

- Through no fault of the Credit Union, you do not have enough money in your account to make the transfer.
- You have Overdraft protection, and the transfer would exceed your Overdraft protection limit.
- The ATM where you are making the transfer does not have enough cash.
- The ATM or system was not working properly, and you knew about the breakdown when you started the transfer.
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

## UNAUTHORIZED TRANSFERS

Protecting your account starts with knowing your responsibilities. This section explains your liability for lost, stolen, or unauthorized use of your card, PIN, or password, and what to do if you notice suspicious activity. Prompt notification is the best way to limit losses.

**YOUR GENERAL LIABILITY FOR UNAUTHORIZED TRANSFERS** – Tell us at once if you believe your card, PIN, and/or password has been lost or stolen. Telephoning is the best way of limiting your possible losses. You may contact us at 800.736.4500, or you may block your card twenty-four (24) hours a day, seven (7) days a week via the Express Line at 800.829.7676. If you tell us within two (2) business days after you learn of the loss or theft of your card and/or personal identification number and/or password, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card and/or personal identification number and/or password, and we can prove that we could have stopped someone from using your card and/or personal identification number and/or password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by your card and/or personal identification number and/or password or other means, tell us at once

**YOUR LIABILITY FOR LOST, STOLEN OR UNAUTHORIZED TRANSACTIONS INVOLVING ATM CARDS** – Notify us at once if you believe your ATM Card and/or Personal Identification Number (PIN) has been lost or stolen, or if you believe that an electronic transfer has been made without your permission using information from your check. Telephoning is the best way to minimize potential losses. You could lose all the money in your account, plus your maximum Overdraft Line of Credit (if you have one with us).

If you notify us within two (2) business days, you will incur no more than a \$50 loss if someone used your ATM Card or PIN without your permission. If you DO NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or PIN, and we can prove that we could have stopped someone from using your ATM Card or PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, please notify us immediately. If you do not notify us within 60 days after the statement was mailed to you, you may not recover any money lost after the 60-day notification period if we can prove that we could have stopped or prevented someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you have authorized someone else to use the ATM Card and/or PIN, you are responsible for all transactions that person or persons initiates at any time, even if the amount or transactions exceed what you may have authorized.

**YOUR LIABILITY FOR LOST, STOLEN OR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARDS** – Notify us at once if you believe your Debit Card and/or Personal Identification Number (PIN) has been lost or stolen or if your statement shows an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way to minimize potential losses. You could lose all the money in your account, plus your maximum Overdraft Line of Credit (if you have one with us).

If you notify us within 60 days of our sending your statement, you will incur no more than a \$50 loss if someone used your debit card without your permission. If you do not notify us within 60 days after the statement was mailed to you, you may not recover any money lost after the close of the 60-day notification period and before notifying us. If your delay in notifying us was due to extenuating circumstances beyond your reasonable control, including extended travel, your or a member of your family's death or serious illness, hospitalization, permanent mental impairment or serious physical impairment, unless the circumstance did not reasonably contribute to your delay in notifying us within the 60-day period, we will extend the 60-day period by a reasonable period.

**SPECIAL NOTICE TO VISA® DEBIT CARDHOLDERS** – If there is an unauthorized use of your Visa Debit Card or a Plus network or Interlink transaction, and the transaction takes place on the Visa network, then your liability will be zero (\$0.00). This provision limiting your liability does not apply to Visa Corporate Card Transactions, Visa Purchasing Card Transactions, Anonymous Visa Prepaid Card Transactions, ATM cash disbursements processed on non-Visa or non-Plus networks, or non-Visa PIN-less debit transactions. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law, if the Credit Union reasonably determines, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or Card. In any case, to minimize your potential liability, you should notify us of any unauthorized use no later than 60 days after your statement was mailed to you.

**ERROR RESOLUTION NOTICE** – In case of errors or questions about your electronic transfers, call us at 800.736.4500 or write to us at 1278 Rocky Point Drive, Oceanside, California 92056 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared. If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

When contacting us, please include:

- Your name and account number (if any).
- A description of the error or the transfer you are unsure about, and an explanation of why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days for Debit Card point-of-sale transactions processed by Visa, or 20 business days if the transfer involved a new account, after we are notified, and will correct any error promptly.

If we need more time, however, we may take up to 45 days (or up to 90 days if the transfer involves a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question.

If we decide to do this, we will "provisionally" credit your account within 10 business days (five (5) business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we request that you submit your complaint or question in writing, and do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the initial deposit is made, unless you, the primary account owner, or any joint account owners already have an established account with us prior to the opening of this account. We will provide you with the results within three (3) business days after completing our investigation. If we determine that there was no error, we will provide you with a written explanation.

**CARD SERVICES CONTACT INFORMATION** – Frontwave Credit Union Card Services can be reached at 1278 Rocky Point Dr., Oceanside, California 92056. For phone assistance within the United States, call 866.309.4934. For international assistance, call 303.967.1096.

## SERVICE-SPECIFIC INFORMATION

The following section explains how you can access and use your accounts through different services, along with the limits and fees that may apply.

**EXPRESS LINE (TELEPHONE ACCESS)** – You may access your account by phone 24 hours a day at 760.631.8799 or 800.829.7676 using a touch-tone phone, your account numbers, and your access code, to conduct various inquiries and transactions on your accounts, including consumer payments or transfers among your Credit Union accounts. A complete list of Express Line functions and limitations is provided in a separate Express Line brochure.

**ATM TRANSFERS** – You may access your account(s) by ATM using your Visa Debit/ATM card and PIN. Some of these services may not be available at all terminals:

- Withdraw cash from checking or savings accounts.
- Make deposits to checking or savings accounts.
- Transfer funds between checking and savings accounts.
- Obtain account balances, including loan accounts.

**Limits:** Withdrawals are limited to \$800 per 24-hour period

**Fees:** A fee is charged per transaction or inquiry made at ATMs that we do not own or operate (See the current Fees and Charges Schedule). You may be charged a balance inquiry fee and a withdrawal fee at an out-of-network ATM even though you only used your debit card once at the ATM.

**POINT-OF-SALE (POS) TRANSACTIONS** – You may access your checking (share draft) account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Limits:**

- Up to \$3,000 per 24-hour period for PIN-based Visa Debit/ATM card transactions
- Up to \$5,000 per 24-hour period for non-PIN-based Visa Debit/ATM card transactions
- Non-PIN-based Visa Credit card transactions have a daily limit based on the available credit limit
- Limited to 20 POS transactions within a 24-hour period

**Fees:** There is no fee for transactions conducted at any **POS** we do not own or operate. However, transactions conducted at an **ATM** we do not own or operate may be charged a fee.

**FOREIGN TRANSACTIONS** – Transactions made in foreign countries will be billed or debited in U.S. dollars. The currency conversion rate is based on either the government-mandated rate or a wholesale currency market rate for the processing cycle in which the transaction is processed. The conversion rate used on the processing date may differ from the rate in effect on the purchase date or cardholder statement posting date. The card processor determines the conversion rate and typically corresponds to the rate for the applicable currency on the date the transaction occurred. In some limited situations, if processing is delayed, the conversion rate may be on the date the transaction is processed.

**Fees:** A foreign transaction fee applies to all foreign transactions (See the current Fees and Charges Schedule). All fees are calculated based on the transaction amount after it is converted to U.S. dollars and are charged except where excluded. Transactions completed by merchants outside of the U.S. are considered foreign transactions, regardless of where you are located at the time of the transaction.

**ONLINE BANKING** – You may access your account(s) by computer using your access code and your account numbers. Through Online Banking, you may:

- Transfer funds between your own accounts (checking, savings, money market, or line of credit)
- Make payments to your loans with us from checking or savings
- Make payments to third parties using Bill Pay or person-to-person (P2P) payments
- Deposit checks by remote deposit
- Obtain account information, including balances, loan details, and transaction history (deposits, withdrawals, and other activity)

**MOBILE BANKING** – You may access your account(s) through a mobile access device (such as a cell phone or tablet) by using your access code and your account numbers. Through Mobile Banking, you may:

- Transfer funds between your own accounts (checking, savings, money market, or line of credit)
- Make payments to your loans with us from checking or savings
- Make payments to third parties
- Deposit checks by mobile deposit
- Obtain account information, including balances, loan details, and transaction history



*Online and Mobile Banking credentials (such as your username, password, or access code) are issued for your security. They are confidential and should not be shared or disclosed. You are responsible for safeguarding them.*

# TRUTH-IN-SAVINGS DISCLOSURE

This document explains the terms, conditions, and fees that apply to deposit accounts at Frontwave Credit Union. It's provided in accordance with federal Truth-in-Savings (Regulation DD) requirements, so you can understand how your account works, including how dividends are calculated and how fees may affect your balance. Please review this disclosure carefully and keep a copy for your records.

## GENERAL ACCOUNT INFORMATION

**RATE INFORMATION** – See our separate Rate Schedule for current rates. You can access it anytime at frontwavecu.com or by calling 800.736.4500. Rates and yields may change at any time as determined by the Credit Union Board of Directors.

**Note:** *The Annual Percentage Yield (APY) reflects the total amount of dividends earned over a year, based on the dividend rate and compounding frequency.*

**COMPOUNDING AND CREDITING** – Dividends are compounded and credited monthly.

**DIVIDEND PERIOD** – Unless stated otherwise, the dividend period is monthly. For example, January 1 through January 31, with a dividend declaration date of January 31. If you close your account before dividends are credited, you will not receive accrued dividends.

**ACCOUNT TRANSACTION LIMITATIONS** – There are no general transaction limits unless noted by account type below.

**FEES** – See separate Fees & Charges for a listing of fees and charges applicable to your account(s) unless indicated below.

**DAILY BALANCE METHOD** – Dividends are calculated using the daily balance method, applying a daily periodic rate to the balance in your account each day.

**ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends begin to accrue on the business day you deposit noncash items, such as checks.

## SAVINGS ACCOUNTS

	SHARE SAVINGS	TEEN SAVINGS	STUDENT SAVINGS	FREEDOM FUND
<b>Dividends</b>	Variable rate, compounded and credited monthly	Same as Share Savings	Same as Share Savings	Variable rate, compounded and credited monthly
<b>Balance Requirements</b>	\$5 minimum to open. No minimum to earn dividends.	Same as Share Savings	Same as Share Savings	\$200 minimum to open. No minimum to earn dividends.
<b>Fees</b>	No monthly service fee. Other fees may apply. See the Fees and Charges Schedule.	Same as Share Savings	Same as Share Savings	Same as Share Savings
<b>Transaction Limits</b>	No additional limitations	Joint owner required	Joint owner required. Mobile deposit is not available.	Joint owner required. Mobile deposit is not available
<b>Other Terms</b>	Required for Membership. IRA option available.	Converts to Share Savings at age 18	Converts to Teen Savings at age 13	Converts to Share Savings at age 18

### MONEY MARKET *Money Market Accounts offer dividend rates while allowing access to your funds.*

<b>Dividends</b>	This account earns a variable dividend rate. The rate and APY may change at any time, as determined by the Credit Union Board of Directors. See the current Rate Schedule for details.
<b>Balance Requirements</b>	A minimum opening deposit of \$2,500 is required. No minimum balance is required to earn dividends.
<b>Fees</b>	No monthly service fee applies. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	This account allows unlimited deposits and withdrawals. See the Account Agreement for any exceptions.
<b>Other Terms</b>	Additional terms are provided in the Account Disclosures and Agreement and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

### PREMIER MONEY MARKET *Money Market Accounts offer dividend rates while allowing access to your funds.*

<b>Dividends</b>	This account earns a variable dividend rate. The rate and APY may change at any time, as determined by the Credit Union Board of Directors. See the current Rate Schedule for details.
<b>Balance Requirements</b>	A minimum opening deposit of \$2,500 is required. No minimum balance is required to earn dividends.
<b>Fees</b>	No monthly service fee applies. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	This account allows unlimited deposits and withdrawals. See the Account Agreement for any exceptions.
<b>Other Terms</b>	Additional terms are provided in the Account Disclosures and Agreement and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

**IRA SAVINGS** *IRA Savings Accounts are designed to help you save for retirement while earning dividends.*

<b>Dividends</b>	This account earns a variable dividend rate. The rate and APY may change at any time, as determined by the Credit Union Board of Directors. See the current Rate Schedule for details.
<b>Balance Requirements</b>	<i>A minimum opening deposit of \$50 is required. No minimum balance is required to earn dividends.</i>
<b>Fees</b>	No monthly service fee applies. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	<i>Withdrawals and transfers by preauthorized or automatic transfer, telephone order, or similar instruction are not allowed. Additional IRS contribution and withdrawal restrictions may apply.</i>
<b>Other Terms</b>	Additional terms are provided in the Account Disclosures and Agreement and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

**CHECKING ACCOUNTS****STUDENT CHECKING:** *Designed for Members up to the age of 12 and must be jointly owned by a parent or legal guardian.*

<b>Dividends</b>	This account does not earn dividends.
<b>Balance Requirements</b>	No minimum balance is required to open or maintain this account.
<b>Fees</b>	No monthly service fee applies. Overdraft services, including Courtesy Pay, are not available on this account. Transactions that exceed the available balance may be declined. If a transaction is presented and returned unpaid, an NSF fee may apply. Other transaction and service fees may also apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	Mobile check deposit is not available. Deposits must be made in person with a parent or legal guardian present. A parent or legal guardian must remain a joint owner on the account.
<b>Other Terms</b>	This account automatically converts to a Teen Checking account when the primary account owner reaches age 13. Additional terms are provided in the Account Disclosures and Agreement and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

**TEEN CHECKING** *Designed for Members ages 13–17 and must be jointly owned by a parent or legal guardian.*

<b>Dividends</b>	This account does not earn dividends.
<b>Balance Requirements</b>	No minimum balance is required to open or maintain this account.
<b>Fees</b>	No monthly service fee applies. Overdraft services, including Courtesy Pay, are not available on this account. Transactions that exceed the available balance may be declined. If a transaction is presented and returned unpaid, an NSF fee may apply. Other transaction and service fees may also apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	Mobile check deposit is not available. A parent or legal guardian must remain a joint owner on the account.
<b>Other Terms</b>	This account automatically converts to an Everyday Checking account when the primary account owner reaches age 18. Additional terms are provided in the Account Disclosures and Agreement and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

**EVERYDAY CHECKING** *Everyday Checking is a classic, no-fee account designed for daily banking needs.*

<b>Dividends</b>	This account does not earn dividends.
<b>Balance Requirements</b>	No minimum balance is required to open or maintain this account.
<b>Fees</b>	No monthly service fee applies. A \$2 monthly paper statement fee applies unless you are enrolled in eStatements. You can enroll through Digital Banking. Need help? Call 800.736.4500, or visit any Frontwave branch, and we'll walk you through it. Enrollment typically takes effect in the same statement cycle, but timing may vary. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	None, other than those stated in your Account Disclosures and Agreement.
<b>Other Terms</b>	Additional terms are provided in the Account Disclosures and Agreement and the Fees and Charges Schedule, available online at frontwavecu.com, upon request, or at any Frontwave branch.

**ELITE CHECKING** *Elite Checking is a non-dividend-bearing account with enhanced benefits provided by third-party vendors.*

<b>Dividends</b>	This account does not earn dividends.
<b>Balance Requirements</b>	A \$2,500 average daily balance must be maintained during the calendar month to avoid a monthly service fee. No minimum is required to open the account.
<b>Fees</b>	A \$6 monthly service fee will be charged on the last day of each month if the balance requirement is not met. If the available balance is less than the monthly service fee, the fee may still be deducted, which could result in a negative balance. Any future deposits will first be applied to resolve the negative amount. No additional overdraft fees are charged solely for this deduction. Other transaction and service fees may apply; see the current Fees & Charges for details. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	None, other than those stated in your Account Disclosures and Agreement.
<b>Other Terms</b>	Accounts and benefits are subject to Credit Union approval and eligibility requirements. Some benefits require separate activation or registration and may take several days to begin after activation. Benefits are available only to eligible account owners (not signers, businesses, certain trusts, clubs, or organizations). Full details of all benefits, including terms, conditions, and exclusions, are available in the Guide to Benefits via Digital Banking, at elitechecking.frontwavecu.com, or upon request in-branch or in writing. Benefits are provided by third-party vendors, are not NCUA insured, are not deposits, and are not guaranteed by the Credit Union or any affiliate.

**ELITE PLUS CHECKING** *Elite Plus Checking is a dividend-bearing account with enhanced benefits provided by third-party vendors.*

<b>Dividends</b>	Variable rate. Dividends are calculated using the daily balance method, compounded daily, and credited monthly. Dividends begin to accrue on non-cash deposits (e.g., checks) on the business day the deposit is received. Rates and Annual Percentage Yield (APY) are shown in the current Rate Schedule, available at frontwavecu.com, upon request, or in-branch. No minimum balance is required to earn dividends. Dividends are not paid if the account is closed before the end of the dividend period. Fees may reduce earnings.
<b>Balance Requirements</b>	A \$5,000 average daily balance must be maintained during the calendar month to avoid a monthly service fee. No minimum is required to open the account.
<b>Fees</b>	A \$10 monthly service fee will be charged on the last day of each month if the balance requirement is not met. If the available balance is less than the monthly service fee, the fee may still be deducted, which could result in a negative balance. Any future deposits will first be applied to resolve the negative amount. No additional overdraft fees are charged solely for this deduction. Other transaction and service fees may apply; see the current Fees & Charges for details. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	None, other than those stated in your Account Disclosures and Agreement.
<b>Other Terms</b>	Accounts and benefits are subject to Credit Union approval and eligibility requirements. Some benefits require separate activation or registration and may take several days to begin after activation. Benefits are available only to eligible account owners (not signers, businesses, certain trusts, clubs, or organizations). Full details of all benefits, including terms, conditions, and exclusions, are available in the Guide to Benefits via Digital Banking, at elitechecking.frontwavecu.com, or upon request in-branch or in writing. Benefits are provided by third-party vendors, are not NCUA insured, are not deposits, and are not guaranteed by the Credit Union or any affiliate.

**LEGACY DIVIDEND CHECKING** *Legacy Dividend Checking is a dividend-bearing account no longer available for new enrollment.*

<b>Dividends</b>	Variable rate. Dividends are calculated using the daily balance method, compounded and credited monthly. Dividends begin to accrue on non-cash deposits (e.g., checks) on the business day the deposit is received. Rates and APY are shown in the current Dividend Rate Sheet, available at frontwavecu.com or upon request. No minimum balance is required to earn dividends. Dividends are not paid if the account is closed before the end of the dividend period. Fees may reduce earnings.
<b>Balance Requirements</b>	No minimum balance is required to open or maintain this account.
<b>Fees</b>	No monthly service fee applies. A \$2 monthly paper statement fee applies unless you are enrolled in eStatements. Need help? Call 800.736.4500, or visit any Frontwave branch, and we'll walk you through it. Enrollment typically takes effect in the same statement cycle, but timing may vary. Other transaction and service fees may apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	None, other than those stated in your Account Disclosures and Agreement.
<b>Other Terms</b>	Additional terms are provided in the Account Disclosures and Agreement, Dividend Rate Sheet, and Fees and Charges Schedule, available online, upon request, or at any Frontwave branch.

## CERTIFICATE ACCOUNTS

<b>SHARE CERTIFICATES</b> <i>Share Certificates are time-based deposit accounts that earn fixed dividends through maturity.</i>	
<b>Dividends</b>	This account earns a fixed dividend rate for the term of the certificate. See your Certificate Receipt and the current Rate Schedule for details. Dividends may be withdrawn after they are credited without penalty.
<b>Balance Requirements</b>	<i>A minimum opening deposit of \$1,000 is required. You must maintain a minimum daily balance of \$1,000 to earn the disclosed APY.</i>
<b>Fees</b>	Early withdrawal penalties may apply. Other service fees may also apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	<i>Additional deposits are not allowed during the term unless the specific certificate allows it. Withdrawals of principal before maturity are not permitted and will result in account closure.</i>
<b>Time Requirements</b>	Your certificate will mature as stated in the Certificate Receipt provided at account opening.
<b>Early Withdrawal Penalties</b>	A penalty may apply if funds are withdrawn before maturity. The penalty will be the greater of: (a.) <i>Seven days of dividends on the amount withdrawn, if withdrawn within the first seven days of account opening including the date the account was opened, or</i> (b.) <i>A dividend penalty based on the date of withdrawal, the term, and the type of certificate.</i> See your Certificate Receipt for details.
<b>Exceptions to Penalties</b>	Penalties may be waived in certain cases, such as death or legal incompetence of the account owner, or if the certificate is part of an IRA or tax-deferred plan.
<b>Withdrawal of Dividends Before Maturity</b>	<i>The disclosed APY assumes dividends remain in the account until maturity. Early withdrawals of dividends will reduce earnings.</i>
<b>Automatic Renewal Policy</b>	Certificates automatically renew at the current rate and standard term closest to your original selection (6, 12, 18, 24, 36, 48, or 60 months), unless otherwise instructed. You may withdraw funds without penalty during the 7-day grace period after maturity.
<b>Preventing Renewal</b>	<i>To avoid automatic renewal, you must either (a) provide written notice before maturity or (b) withdraw the full balance at maturity. Dividends will not accrue past the final maturity date if renewal is prevented.</i>

<b>SAVERS CERTIFICATE</b> <i>Savers Certificates are designed to encourage consistent saving with flexible monthly deposits.</i>	
<b>Dividends</b>	This account earns a fixed dividend rate for the term of the certificate. See your Certificate Receipt and the current Rate Schedule for details. Dividends may be withdrawn after they are credited without penalty.
<b>Balance Requirements</b>	A minimum opening deposit of \$100 is required. You must maintain a minimum daily balance of \$100 to earn the disclosed APY.
<b>Fees</b>	Early withdrawal penalties may apply. Other service fees may also apply; see the current Fees and Charges Schedule. Fees may reduce the available balance in your account.
<b>Transaction Limitations</b>	<ul style="list-style-type: none"> <li>The maximum opening deposit is \$1,000. Additional deposits are allowed only during the Certificate term via scheduled contributions.</li> <li>Monthly deposit amounts must be equal and range from a minimum of \$10.00 to a maximum of \$1,000.</li> <li>Withdrawals of principal before maturity are not permitted and will result in account closure and an Early Withdrawal Penalty.</li> </ul>
<b>Time Requirements</b>	Your certificate will mature as stated in the Certificate Receipt provided at account opening.
<b>Early Withdrawal Penalties</b>	A penalty may apply if funds are withdrawn before maturity. The penalty will be the greater of: (a.) <i>Seven days of dividends on the amount withdrawn, if withdrawn within the first seven days of account opening including the date the account was opened, or</i> (b.) <i>A dividend penalty based on the date of withdrawal, the term, and the type of certificate.</i> See your Certificate Receipt for details.
<b>Exceptions to Penalties</b>	Penalties may be waived in certain cases, such as death or legal incompetence of the account owner.
<b>Withdrawal of Dividends Before Maturity</b>	The disclosed APY assumes dividends remain in the account until maturity. Early withdrawal of dividends will reduce earnings.
<b>Automatic Renewal Policy</b>	Upon maturity, the Savers Certificate does not renew and automatically closes. Funds are transferred to your designated share account.

Federally  
insured  
by NCUA

