UNFCU®

Membership & Accounts Agreement

Serving the people who serve the world®

Welcome to United Nations Federal Credit Union.

Please read this document carefully for information regarding your membership, and products and services you are interested in using.

Membership agreement

The following terms are applicable to all of your UNFCU savings and checking accounts. Savings accounts include High-Yield Savings and IRA accounts. These terms are subject to change, subject to written notice to you if required by law. The words "you" and "your" mean each person signing the membership application including anyone who has access to the account(s). The words "we," "our," and "us" mean UNFCU. The word "Agreement" means this Membership and Accounts Agreement brochure and Fees and Service Charges, which is incorporated by reference into the Agreement and is subject to change. The Agreement is subject to change without notice to you, except as otherwise provided by law.

a. **Dormant accounts**: Accounts on which no transaction activity has taken place for 24 consecutive months will be subject to a nonrefundable, monthly inactive account fee. View UNFCU's Fees and Service Charges at unfcu.org/fees. Note that the posting of dividends to your account does not qualify as a transaction. You can avoid this fee by performing a deposit or withdrawal transaction at least once every year to avoid the possibility of account dormancy. Alternatively, you can sign in to Digital Banking, or complete and return the Account Reactivation Form (PDF) at unfcu.org/account-reactivation-form. If your account(s) remains dormant for a total of 36 months and must be escheated to a US state institution, an escheatment fee will be deducted from the account(s) prior to being escheated. This is a nonrefundable fee charged in the normal course of business.
b. **Current address**: You agree to keep us informed of any change in your address. You understand that if you fail to maintain a current address we may charge your account a locator fee paid to obtain a current mailing address. If your account is a joint account, notice from us to any one of you, whether such notice is by mail to the address maintained

with us for the account or otherwise, shall constitute notice to all persons having any interest in the account. We will retain any mail returned to us as undeliverable for a period of 60 days and may after that time destroy such mail.

c. **Powers of attorney**: You understand that for any reason, UNFCU has the right to refuse acceptance of a power of attorney executed by you, except as otherwise provided by law. We may require an affidavit from the agent stating that the power of attorney presented to us is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. UNFCU requires the completion of UNFCU's power of attorney form or a standard New York short-form statutory durable power of attorney. Any power of attorney must be notarized before a US notary or consular authority, or otherwise authenticated with an apostille in accordance with the Hague Convention.

d. **Periodic statements**: Unless you notify UNFCU to the contrary, you will be presumed to have received your periodic account statement(s) or a notice that your statement is available. You understand and agree that statements are made available to you on the date they are mailed to you or on the date they are made available to you electronically. You also understand and agree that checks or copies thereof are made available to you on the date the statement is mailed to you or is provided to you electronically, even if the checks or drafts do not accompany the statement. You understand and agree that your original check, when paid, becomes property of UNFCU and may not be returned to you, but copies of the check (check images) may be retained by us and made available through Digital Banking, or upon your request. All statements and notices must be examined by you promptly upon receipt. You must notify us of any account problem, such as forged, altered, unauthorized, unsigned, or otherwise fraudulent checks drawn on your account, erroneous payments or transactions, or other discrepancies, within 33 days of the date we mail or make your statement available to you. Notwithstanding these limitations, longer periods may apply under applicable law if you are a consumer and your claim involves an electronic fund transfer, as stated under the Electronic Fund Transfer Disclosures & Agreement below. Your statement shall be deemed given when deposited in the mail by us or when you are notified of its availability online by email. If any of your UNFCU accounts or loans is not in good standing or is considered dormant or if mail sent to you was returned to us as undeliverable, UNFCU may suspend the delivery of statements without further notice to you, unless otherwise required by applicable law. If your statement delivery is suspended as stated above, you will still be deemed to have received your statement at the same time as the membership-at-large. You must contact us promptly to have statements reinstated and you agree that you waive any rights and claims arising out of not receiving a statement if you do not notify us within 60 days of the statement being mailed to the membership-at-large. Members who receive paper statements and are enrolled in Digital Banking will be assessed a fee as indicated in UNFCU's Fees and Service Charges listed at **unfcu.org/fees**.

e. **Right of offset**: If you or any joint account owner owes us money for any reason (e.g. on a loan or on checks not yet paid), we have the right to withhold that amount from your account before we allow you or any other owner to withdraw any money. Each owner consents to the application of the full amount on deposit, or any portion thereof to the payment of any indebtedness to us on the part of any owner, irrespective of the amount of each owner's contribution to the account. If you are delinquent on any loan, you may not withdraw any shares below the amount of your loan balance.

f. **Membership termination**: Your membership may terminate upon withdrawal of all funds in your account(s).

g. **Checks**: Unless otherwise agreed, UNFCU is under no obligation to pay a personal, business, or payroll check on which the date is more than six months old. Except as otherwise provided by law, UNFCU is not liable for any action it takes regarding the payment or nonpayment of a check. All non-cash payments received on funds in your UNFCU account(s) will be credited subject to final payment.

h. **Beneficiary designation for accounts other than IRA accounts**: By designating a beneficiary for any current and future accounts opened under your member number, you are designating a transfer on death beneficiary(ies). Your designation will be governed by New York State law. Your designated beneficiary(ies) will receive in equal parts all monies held in your UNFCU accounts upon your death (following any set-offs or deductions made by UNFCU), or the death of the last surviving account holder in the case of a joint account. To change the designation of the beneficiary(ies) at any time, you or the joint account holder on your account(s) can use the 'Manage Account Beneficiaries' online form in Digital Banking or complete a PDF Beneficiary Update Form. The terms applicable to beneficiary designation for IRA accounts are included within the IRA account forms. UNFCU reserves the right not to accept Beneficiary Update Form(s) for any accounts, including IRA accounts, that are submitted by any person other than the member or the joint account holder; or in the event UNFCU has reasonable cause to suspect fraudulent activity in relation to the account. UNFCU shall not be liable for not accepting a Beneficiary Update Form(s) under any of these circumstances.

i. **Account restrictions and governing law**: UNFCU accounts are for personal, family, or household use only. Commercial activity is not permitted. As a not-for-profit financial cooperative established in the United States, UNFCU is subject to the applicable laws and regulations of the United States and the State of New York. These laws and regulations include economic sanctions issued by the U.S. Treasury Department which, among other things, prohibit and restrict account services and transactions by account holders who are nationals of or located in countries subject to such sanctions. These laws also include anti-money laundering rules and regulations which require U.S. financial institutions to monitor and restrict the activity of their account holders in order to comply with such regulations. These laws and regulations are subject to change without notice. Please visit **unfcu.org/restrictions** for a current listing of countries subject to US economic sanctions to determine how they may pertain to your UNFCU account(s).

j. **Overdrafts**: An overdraft occurs when the available balance in your account is not sufficient to pay the full amount of a transaction and any applicable fees. If a transaction would result in your account being overdrawn, UNFCU may pay the item or return the overdraft. Your "available balance" is equivalent to your actual account balance minus any funds being held due to (i) pending authorizations or transactions, (ii) minimum balance or par value requirements, and/or (iii) check holds (please refer to the **Funds Availability Policy and Disclosures** section in this document for information on check holds).
For example: assume your UNFCU checking account has an actual and available balance of $50.00, and you use your UNFCU debit card to pay for a $20.00 lunch. The restaurant asks UNFCU to pre-authorize the payment, which means we will put a "hold" on your account for $20.00. Your actual balance would still show $50.00 because the transaction has not yet posted, but your available balance would be $30.00 because of the $20.00 pre-authorized payment. When the restaurant submits its request for payment (which could be a few days later), the transaction will be posted to your account and your actual balance will be reduced by $20.00.

   1. **Insufficient funds**: An insufficient funds fee (sometimes referred to as a non-sufficient funds fee or NSF fee) can occur when you don't have

enough money available in your account (i.e. your "available balance") to cover a transaction.

2. **Overdraft repayment responsibility**: If UNFCU pays an overdraft on your behalf, you will have to promptly pay the full amount overdrawn. UNFCU may pay the amount of any overdraft, but reserves the right not to at its discretion, even if it has paid overdrafts in the past. UNFCU typically does not pay an overdraft if your account is not in good standing, you are not making regular deposits, or there have been too many overdrafts performed on your account. UNFCU may also cancel your debit card after repeat overdrafts. If UNFCU does not pay an overdraft, your payment will not be completed and you will incur an insufficient funds (NSF) fee, in accordance with UNFCU's Fees and Service Charges listed at **unfcu.org/fees**.
3. **Overdraft protection**: Practicing careful budgeting habits and monitoring your transactions regularly in Digital Banking to confirm when they have posted can help you avoid overdrafts and insufficient funds fees. UNFCU also offers two optional services to cover payments when you do not have sufficient funds in your checking account: Savings Transfer and Checking Line of Credit. If you have both services, you can designate which service should be applied first to cover your checking overdraft. If you do not make a selection, by default your Checking LOC will be applied first.
   - **Checking Line of Credit (LOC)**: If you have applied and been approved for an LOC, you may overdraw your checking account up to your approved LOC limit. Please note that an LOC is a loan. That means you will be charged interest on the amount of your overdraft. Please refer to the UNFCU Checking LOC Agreement for important information about LOCs.
   - **Savings Transfer**: If you have added the Savings Transfer service to your checking account, we will automatically transfer funds from your designated savings account if the available balance in your checking account is insufficient to cover a payment. This transfer will only take place if you have sufficient available funds in your designated savings account. Each time your Savings Transfer is used to cover an overdraft, you will be charged a fee. The fee is listed in UNFCU's Fees and Service Charges at **unfcu.org/fees**.

Joint account agreement

If your account is opened as a joint account, it is a joint account with right of survivorship and UNFCU is authorized to recognize any one of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners agree that all sums now paid or heretofore or hereafter paid on shares, by any or both joint owners to their credit as joint owners, with all accumulations thereon, are and shall be owned by them jointly, and be subject to the withdrawal or receipt of either one of them and payment to either one of them or the survivor(s), or the estate(s), or the beneficiary(ies) of the deceased joint owner(s) shall be valid and discharge UNFCU from any liability for such payment. Both account holders consent to the application of the full or partial amount on deposit to the payment of any indebtedness to UNFCU on the part of either account holder, irrespective of each account holder's contribution to the account. UNFCU may use the funds to satisfy a debt or judgment of any account holder if ordered to do so by a court of law. The account holders understand that UNFCU will not recognize any claims of the deceased depositor's estate or any provisions of the deceased depositor's will. The joint owners of this account hereby agree that delivery of any notice from UNFCU to either account owner shall

constitute notice to all persons having an interest in the account. Each joint owner can obtain copies of certain notices by contacting UNFCU.

Membership share

Ownership share

To be a UNFCU member, you must purchase a $25.00 par value share in UNFCU. This is your ownership share and will be maintained in your Membership Share.

For the purposes of distributing your ownership share upon your death, UNFCU will assign the par value to your account with the earliest opening date. Subject to our right of offset, any joint account holder or beneficiary designations on that account will apply to the par value.

Bylaw requirements

A member who fails to purchase one share within two months of his/her admission to membership, or within two months from the increase in the par value in shares, or a member who reduces his/her share balance below the par value of one share and does not increase the balance to at least the par value of one share within two months of the reduction, may be terminated from membership at the end of a dividend period. Shares may be transferred only from one member to another, by written instrument in such form as UNFCU may prescribe. UNFCU reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged on security on loans without the written approval of the credit committee or a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to UNFCU. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to UNFCU if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent without the written approval of the credit committee or loan officer.

Savings and IRA savings account disclosures

Rate information

The dividend rate and the Annual Percentage Yield (APY) are subject to change. You may look up current rate information on our website at **unfcu.org/rates** or by contacting a member service representative.

Compounding & crediting

Dividends will be compounded daily and will be credited monthly. For this account type, the dividend period is monthly; for example, the beginning date of the first dividend period of the calendar year is 1 January and the ending date of such dividend period is 31 January. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for the example above is 31 January. If you close your account before dividends are credited, you will receive accrued dividends using the dividend rate declared for the month prior to account closure.

Minimum balance requirements

Members must maintain at least one par value share at all times. There is otherwise no minimum balance requirement to open an account, avoid the imposition of a service charge, and obtain the disclosed APY (if applicable).

Balance computation method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

Accrual of dividends

Dividends will begin to accrue on the business day that you deposit non-cash items (e.g. checks) to your account.

Fees & service charges

Fees and service charges are assessed against your account in accordance with UNFCU's Fees and

Service Charges listed at unfcu.org/fees. Fees and service charges may be amended from time to time.

Transfers

During any statement period, you can make six free transfers from your savings account. Additional transfers from your savings account may be subject to an excessive transaction fee as indicated in UNFCU's Fees and Service Charges listed at unfcu.org/fees.

Savings Transfer can be used to cover shortfalls in your checking account. They will not be subject to the excessive transaction fee. You will be charged for each use of the Savings Transfer service in accordance with UNFCU's Fees and Service Charges listed at unfcu.org/fees.

Nature of dividends

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

Share insurance

Share accounts in UNFCU are federally insured by the National Credit Union Share Insurance Fund (NCUSIF).

Checking account disclosure

Please see the related section in 'Savings and IRA Savings Account Disclosures' for:

- Compounding and crediting
- Balance computation method
- Minimum Balance Requirements
- Accrual of dividends
- Fees and service charges
- Nature of dividends
- Share insurance

Rate information

Checking account holders who meet certain requirements in a statement period will earn higher dividends. This premium rate and APY will be paid on the portion of your daily balance between $0.00 and $15,000.

Checking account holders who do not complete the requirements will earn dividends at the standard rate.

The premium and standard rates are listed on unfcu.org/rates, and may change at any time.

Premium rate requirements

To earn the higher dividends in a statement period, you need to meet the premium rate requirements.

Premium rate requirements are subject to change at any time. Current information can be found on unfcu.org/checking-rates or by contacting UNFCU.

Dividend period

The dividend period is monthly, beginning on the first day of the month and ending on the last day of the month.

Share certificate & IRA share certificate account disclosures

Please see the related section in 'Savings and IRA Savings Account Disclosures' for:

- Rate information
- Compounding and crediting
- Balance computation method
- Fees and service charges
- Bylaw requirements
- Share insurance

Minimum and maximum balance requirements

The minimum balance to open and obtain the disclosed APY for each type of certificate is listed at unfcu.org/share-certificates. Some share certificates may have a maximum allowable balance.

Accrual of dividends

Dividends are compounded daily and the dividend period is monthly. The dividend calculation will be based on the actual balance on the last day of the month. Share certificate holders may elect to have dividends added to their principal or to transfer the dividends to another

account on a monthly basis. The ending balance may be reduced if dividends are withdrawn or transferred to another account. The disclosed APY remains the same for the certificate's full term. The Flex Rate Share Certificate, which allows you to change the rate once over its term, is the only exception.

Transaction limitations

Unless otherwise noted, you may not make deposits into an account until the certificate's maturity.

Early withdrawal penalties

For share certificates with a term of less than one year, the early withdrawal penalty is 91 days' dividends. For certificates with a term of one year to three years, the early withdrawal penalty is 180 days' dividends. For certificates with a term of four years or greater, the early withdrawal penalty is 365 days' dividends.

If the amount of your penalty exceeds the dividends earned, the remainder may be deducted from the principal balance of your share certificate account.

The penalties listed above apply to share certificates opened or renewed on or after 1 July 2024. Visit unfcu.org/fees to view early withdrawal penalties for share certificates opened or renewed before 1 July 2024.

There are no early withdrawal penalties in the case of death of the share certificate holder(s). If you have opened an IRA Share Certificate, early withdrawal penalties do not apply once you attain the age of 59 and 1/2. UNFCU reserves the right to waive any applicable penalty under other circumstances or as required by applicable law.

Accrued dividend withdrawals

With a UNFCU share certificate, you can withdraw the dividends accrued on and credited to your share certificate during the term of the certificate without incurring any early withdrawal penalties.

Renewal

Share certificates renew automatically unless otherwise noted or unless the term or feature is no longer available. UNFCU offers a grace period of 10 calendar days that begins on your share certificate's maturity date. You can change the terms of a renewing share certificate during this grace period. If you change the term of a renewing share certificate during the grace period, the share certificate will renew beginning on the date that the term is changed. The terms and conditions of your share certificate may change during the renewal period if the terms and conditions offered on the same share certificate have changed on or before the maturity date.

Dividends will be earned beginning on the maturity date to the date that the term is changed, and again from the date that the term is changed at the rate in effect on that date for that term.

All dividends earned are posted on the last day of the current month. UNFCU will give you at least 30 days' notice prior to maturity or at least 20 days' notice before the end of the grace period. Instructions not to renew a share certificate must be in writing and received by UNFCU before the share certificate's grace period ends. If the certificate is not renewed at maturity, all certificate funds will be transferred to your UNFCU checking or savings account.

Additional terms

Share certificates cannot be pledged, transferred, or assigned to any party other than UNFCU. If your share certificate is part of an IRA, it is expressly excluded from any pledge of deposits you have previously made to UNFCU.

High-yield savings account disclosures

Please see the related section in '**Savings and IRA Savings Account Disclosures**' for:

- Rate information
- Compounding and crediting
- Minimum Balance Requirements

- Balance computation method
- Accrual of dividends
- Fees and service charges
- Transfers
- Bylaw requirements
- Share insurance

Nature of dividends

We may change the dividend rate and APY for your account without any notice or limit; while we may establish dividend tiers, we reserve the right to set dividend rates and APY for various tiers in any amount, including in the same amount as any other tier.

There is no assurance that a dividend rate and resulting APY for one tier will be higher than that for a lower tier.

Child/Minor account disclosures

A UNFCU member may open a child/minor account for their child, grandchild, or other family members who are under the age of 18. UNFCU offers two types of accounts for minors: Custodial and Youth accounts.

The UNFCU member opening the child/minor account must deposit at least $25.00 in the associated savings account within 60 days of the account opening. If the $25.00 is not received in the indicated timeframe, the account will become inactive. Once the $25.00 is deposited, UNFCU will put it on hold. The hold will be released if the member closes the child/minor account. If the account is maintained and the minor chooses to become a UNFCU member once they reach the age of 18, UNFCU will apply the $25.00 towards their Membership Share.

Custodial account disclosures

This account can be opened for minors between the ages of 0 and 17. A Custodial account is governed by and established in accordance with the New York State Uniform Transfer to Minors Act (UTMA). The UNFCU member who opens the account is designated as the custodian on the account. The role of a custodian is to manage the money in the account on behalf of the minor. The minor will be listed as the primary account holder, but will not have access to the funds. It is the sole duty of the custodian, not UNFCU, to exercise due care in the management of funds for the minor's benefit.

In accordance with UTMA, custodians can designate a successor custodian. Upon the custodian's resignation, removal, death, or incapacity, the successor performs their duties until the minor reaches age 21.

The successor custodian must be eligible for UNFCU membership and become a member of UNFCU prior to commencing custodial duties on the account.

A minor with a Custodial account can become a UNFCU member at the age of 18. As a UNFCU member, they can convert their Custodial account to a standard account. The custodian's consent is needed if the minor wants to convert the Custodial account before the age of 21. If neither party converts the account to a standard account upon the minor reaching the age of 21, UNFCU may freeze all account activity until this occurs.

As part of a Custodial account, the UNFCU member is required to open a savings account. They may also open share certificate accounts for the minor. See the disclosures for these products for:

- Rate information
- Compounding and crediting
- Minimum balance requirements
- Balance computation method
- Accrual of dividends
- Fees and service charges
- Transfers
- Bylaw requirements
- Share insurance
- Transaction limitations (for share certificates)
- Early withdrawal penalties (for share certificates
- Accrued dividend withdrawals and partial withdrawals (for share certificates)
- Renewal (for share certificates)

Youth account disclosures

This account can be opened for minors between the ages of 12 and 17. The minor will be listed as the primary account holder. The UNFCU member who opened the account will be listed as a joint account holder. See the related section in '**Joint Account Agreement**' for more information about joint account holders.

The minor will have access to the money in this account which they can manage jointly with the UNFCU member listed as the joint account holder. As the primary account holder, the minor can manage the account on their own using Digital Banking.

A minor with a Youth account can convert their account to a standard account when the minor reaches age 18. If neither party converts the account to a standard account upon the minor reaching the age of 21, UNFCU may freeze all account activity until this occurs.

As part of a Youth account, the UNFCU member is required to open a savings account. They may also open a checking account and share certificate accounts for the minor. See the disclosures for these products for:

- Rate information
- Compounding and crediting
- Minimum balance requirements
- Balance computation method
- Accrual of dividends
- Fees and service charges
- Transfers
- Bylaw requirements
- Share insurance
- Transaction limitations (for share certificates)
- Early withdrawal penalties (for share certificates)
- Accrued dividend withdrawals and partial withdrawals (for share certificates)
- Renewal (for share certificates)

As part of a Youth account, the UNFCU member may also request a debit card for the minor and/or for themselves. See the 'Limitations on Amounts of Transfers' section in this document for the purchase and withdrawal limits of a debit card tied to Youth account.

Electronic fund transfer disclosures & agreement

This agreement covers all of the electronic fund transfer (EFT) services that UNFCU currently offers. Some provisions may not be applicable to you. If you accept and/or use a UNFCU debit card, Digital Banking, and/or Savings Transfer option(s) on your UNFCU account, you agree to and accept the terms in this section. If we are unable to complete an EFT or perform any other EFT service for any reason associated with your account, the EFT or other service may not be completed and we will not notify you unless required by applicable law.

Your liability for unauthorized transfers

Please tell us at once if you believe your card, PIN or password has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Calling us is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card, PIN or password, you can lose no more than $50.00 if someone used your card, PIN or password without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card, PIN or password, and we can prove we could have stopped someone from using your card, PIN or password without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows electronic transfers that you did not make, including those made by card, PIN,

password or other means, tell us at once. If you do not tell us within 60 days after the first statement was mailed or transmitted to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

Contact in event of unauthorized transfer

If you believe your card, PIN or password has been lost or stolen or that someone has transferred or may transfer money from your UNFCU account(s) without your permission, call us immediately at +1 347-686-6000. Our toll-free numbers and other contact details are listed on our website at unfcu.org/contact.

Types of electronic transfers available

UNFCU currently offers electronic services inclusive of the following:

- Digital Banking
- Debit card
- BillPay
- Direct deposit

In all cases, your ability to perform transactions is subject to the availability of funds in your UNFCU account(s). For more information please visit our website at unfcu.org.

For online transactions using your debit card, authentication by OTP (one-time passcode) may be required. In these cases, EMV 3DS OTP code terms and conditions will apply.

Electronic check conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases and pay bills.

Limitations on frequency of transfers

For security reasons, there are limitations on the number and dollar amounts of EFTs that you may perform. You may make five ATM withdrawals per day. You may use your debit card to make 20 purchase transactions each day.

Limitations on amounts of transfers

You may withdraw up to $500 or the equivalent of $500 in foreign currency from an ATM daily. You may buy up to $5,000 worth of goods or services each day using your debit card.

Purchases made with debit cards linked to a child/minor Youth Account are limited to $140 per day. Withdrawals made with a debit card linked to a child/minor Youth Account are limited to $60.00 per day.

ATM use & fees

We may assess reasonable charges against your account for transactions performed at electronic terminals. If so, we will specify any charges for these or other types of electronic transactions, including automatic transfers, in UNFCU's Fees and Service Charges listed at unfcu.org/fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and we may also charge you a fee if you go beyond a certain limit. You may also be charged a fee for a balance inquiry, even if you do not complete a fund transfer or withdrawal. If you use an ATM owned by us in Nairobi, Kenya, you will be charged a per use fee as stated in UNFCU's Fees and Service Charges listed at unfcu.org/fees, which is subject to change at any time.

While performing your ATM cash transactions with a UNFCU debit card, if an ATM does not offer the option to choose an account from which the funds are to be debited, the withdrawal will be made from your UNFCU checking account.

International transactions

International transactions include any transaction that you make with your debit card in a currency other than US dollars, or that you make outside of the US even if it is made in US dollars. Purchases and cash advances made in non-US dollars will be billed in US dollars. A foreign transaction fee is assessed by Visa for purchases made in non-USD currency or outside the US. This will appear on your billing statement. UNFCU does not impose any

additional fees of its own for international transactions but reserves the right to do so in the future.

Disclosure of account info to third parties

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- In order to comply with government agency or court orders
- To persons authorized by law in the course of their official duties
- To a consumer reporting agency as defined by applicable law
- To our employees, auditors, service providers, attorneys or collection agents in the course of their duties
- As disclosed in our Privacy Policy
- If you give us your written permission

Documentation of transfers

You can obtain a receipt when you make any transfer to or from your account using one of our ATMs. You will also receive a monthly account statement reflecting your ATM transactions (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly). Pre-authorized transfers from your account will not be accompanied by any special notice; however, they will be entered on your periodic statement.

Pre-authorized credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us to find out whether or not the deposit has been made.

Stopping pre-authorized payments

If you have told us in advance to make regular payments out of your account, you can stop any of these payments by contacting us at +1 347-686-6000 or using one of the options listed in the 'Contact Us' section at the end of this Agreement. To stop payment, we must receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing to be returned to us within 14 days of your call. There is a charge for each stop-payment order as stated in UNFCU's Fees and Service Charges listed at unfcu.org/fees.

Liability for failure to stop payment of pre-authorized transfer

If you order us to stop one of these payments at least three business days before the transfer is scheduled, and we do not do so, we will be liable for your actual losses or damages.

Liability for failure to transfer

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 actual losses or damages. However, there are some exceptions. For instance, we will not be liable for the following:

- If, through no fault of ours, you do not have sufficient funds in your account to make the transfer
- If the transfer exceeds the credit limit of your checking LOC or other overdraft line
- If the ATM where you are making the transfer does not have enough cash
- If the ATM was not working properly and you knew about the breakdown when you started the transfer
- If the transaction would exceed one of the established limits contained in this agreement
- If you have not properly followed instructions for operating the ATM
- If circumstances beyond our control such as natural disasters, acts of terrorism, or war prevent the transfer, despite reasonable precautions that we have taken
- If the funds are subject to legal process or other encumbrance restricting such transaction

- There may be other exceptions stated in our agreement with you

Error resolution procedure

In case of errors or questions about your electronic transfers, contact us as soon as possible, using the telephone number or address listed on the back of this brochure. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, contact us.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

In your notice, please include the following information:

- Tell us your name and member number and/or account number
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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 ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving an EFT that occurred within 30 days after the first deposit to the account was made, resulted from a point-of-sale debit card transaction, or was not initiated in the United States, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will notify you of the results within three business days after completing our investigation. If we find that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Notice about electronic check conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Electronic collection of returned item fees

If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect an insufficient funds (NSF) fee. The fee is stated in UNFCU's Fees and Service Charges listed at unfcu.org/fees.

Termination

We reserve the right to terminate your use of our EFT services for any reason and at any time without notifying you, unless otherwise provided by law. You also have the right to terminate your use of the EFT services described in this agreement at any time by contacting us. If you terminate your use of our EFT services and you have arranged for pre-authorized transfers involving third parties, you must inform any third parties that the transfers will cease. Any termination of your use of our EFT services, whether initiated by you or us, will not affect any of your or our rights and obligations under this agreement that have arisen before the effective date of such termination.

Please note that UNFCU reserves the right to not issue or reissue your UNFCU debit card, for reasons including but not limited to: excessive fraud on your account; your failure to report a lost or stolen card, PIN or password in a timely manner; or routine or gross abuse of your account privileges.

Safety considerations when using an ATM or digital banking

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you, particularly when using an ATM.
- Do not display cash in the vicinity of the ATM.
- When the transactions have been completed, count the cash in the safety of your vehicle or home.
- If you notice anything suspicious, consider using another ATM, or return later.
- If you notice anything suspicious while conducting the transaction, consider canceling the transaction and leaving the ATM.
- Report any crime to the local law enforcement officials and the operator of the ATM.
- Do not leave your mobile device unattended when accessing your financial records online and always remember to log off.
- Never disclose your Digital Banking password.
- Create a unique alphanumeric password for your Digital Banking login.

Digital banking

UNFCU members are provided with Digital Banking access free of charge. Please note that if you do not log in for a period of six months or more, your access may be deactivated. To use Digital Banking once access has been deactivated, you must re-enroll. UNFCU reserves the right to change these terms at any time. Our website requires the use of secure browsers to protect you while using our Digital Banking services. To verify your session is secure, look for “https:” instead of “http:” in the URL address line, and a secure symbol (a closed padlock or key) on the status bar of your browser.

Protecting your account

We take fraud prevention seriously and have implemented fraud detection systems to help protect your UNFCU debit card. If we detect potential fraud, you may receive an inquiry from us regarding the account and card. In certain circumstances, we may block the card until we are able to confirm that the activity is not fraudulent or until we can reissue the card. We will take these actions to protect your funds. If we decide to block the account and card, we will not be liable to you or any third party for any damages suffered because of the blocking. This added fraud protection feature is provided at no cost to you and does not affect the way your card transactions are processed. These are precautionary measures designed to protect both you and us.

Automated Clearing House (ACH) payments & wire transfer disclosures

Automated Clearing House (ACH) payments are governed by the rules and regulations of the National Automated Clearing House Association (NACHA). UNFCU may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York, which are applicable to ACH transactions involving your account. Credit given by UNFCU to you with respect to an ACH credit entry is provisional until UNFCU receives final settlement for such entry through a Federal Reserve Bank. If UNFCU does not receive such final settlement, UNFCU is entitled to a refund of the amount credited to you in connection with such entry, and the party making payment via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry. UNFCU is not required to give notice to you of receipt of an ACH item and UNFCU will not do so. Upon receipt of International ACH transactions (IATs), UNFCU will proceed with crediting and/or debiting accounts following normal NACHA operating rules. However, UNFCU reserves the right to delay crediting and/or debiting the account should the transaction require additional investigation in accordance with US federal

regulations. However, ACH transactions can be reviewed on your periodic account statement. UNFCU may establish security procedures to verify the authenticity of a payment order. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify UNFCU in writing that you do not agree to such security procedure. In that event, UNFCU has no obligation to accept any payment order from you or other authorized parties on the account until you and UNFCU agree in writing to an alternate security procedure. If you send or receive funds by wire transfer, Fedwire may be used, and Regulation J is the law governing the transactions and your rights and liabilities; as well as UNFCU's External Transfer Agreement (PDF) at unfcu.org/external-transfer-agreement where applicable.

Funds availability policy & disclosures

This disclosure refers to your ability to withdraw funds at UNFCU. Our policy is to delay the availability of funds that you deposit in your account. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Determining the availability of a deposit

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and observed holidays. The holiday schedule may be obtained by contacting UNFCU. If you make a deposit before 16:00 New York time on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit after 16:00 New York time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit.

Same-day availability

Funds from the following deposits are available on the same business day as the day of your deposit:

- US Treasury checks that are payable to you
- Electronic direct deposits
- Wire transfers
- Checks drawn on a UNFCU account
- Cash
- State and local government checks that are payable to you
- Cashier's, certified teller's, and traveler's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and money orders, if these items are payable to you

Availability of other check deposits

The first $275 from a deposit of checks will be available on the same business day as the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on a Monday before 16:00 New York time, $275 of the deposit will be available on Monday. The remaining $425 will be available on Wednesday. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You have overdrawn your account repeatedly in the last six months
- We believe a check you deposited will not be paid
- You deposit checks totaling more than $6,725 on any one day
- There is an emergency, such as a failure of communication or computer 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 fifth business day after the day your deposit would otherwise be available for withdrawal.

Holds on other funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that is already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described in the Funds Availability Policy for the type of check that you deposited.

Special rules for new accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available by the ninth business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first $6,725 may not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available by the ninth business day after the day of your deposit.

ATM deposits

Deposits are only accepted at select ATMs identified as UNFCU ATMs and are subject to the same funds availability schedule as deposits made in person at a branch.

Limitation of services policy for abusive members

UNFCU is committed to delivering exceptional products and services to members globally. To that end, UNFCU employees are trained to handle interpersonal interactions effectively and to address any service issues with a member. UNFCU's Limitation of Services Policy defines the circumstances under which services may be limited for members who engage in "abusive conduct." The policy is not intended to restrict the rights and freedoms of any particular group or individual, but to protect UNFCU employees and members by addressing unacceptable conduct.

Services may be limited, curtailed, or denied to members who engage in abusive conduct by: (i) denial of all Credit Union services, other than the right to maintain a share account and the right to vote at annual and special meetings (in such cases, the member's share account shall cease to earn dividends); (ii) denial of services which involve personal contact with Credit Union staff, volunteers and/or officials; (iii) denial of access to Credit Union premises; or (iv) any other action deemed necessary under the circumstances that is not expressly precluded by applicable federal and state law.

For the purposes of this policy, "abusive conduct" includes, but is not limited to, the following: (i) causing a significant loss to UNFCU (through bankruptcy, or any other means); (ii) abusing UNFCU services or repeatedly maintaining negative balances; (iii) threatening, abusive, disruptive, obscene, or harassing behavior towards UNFCU staff, volunteers or officials; (iv) threatening, abusive, disruptive, obscene, or harassing behavior towards members or other persons on Credit Union premises; (v) engaging in any illegal behavior on Credit Union premises or in illegal behavior regardless of location if said behavior has a direct, negative impact on the Credit Union and/or its products, services, or members; (vi) making false,

vicious, or malicious statements about any Credit Union staff, volunteer, official, or the Credit Union and its services, operations, policies, practices, or management; (vii) using profane, abusive, intimidating, or threatening language on Credit Union premises or making threats of bodily harm or property damage toward Credit Union staff, their family members, or Credit Union members; (viii) engaging in any type of harassment, including age, sexual, ethnic, or racial harassment, making racial or ethnic slurs, engaging in sexual conduct, making sexual overtures, flirtations, advances or propositions, including displaying sexually suggestive objects or pictures on Credit Union premises; (ix) attempting to coerce or interfere with Credit Union staff in the performance of their duties at any time; (x) conducting or attempting to conduct or engage in any fraudulent, dishonest, or deceptive activity of any kind involving Credit Union staff or Credit Union services; (xi) making unauthorized posting(s), defacing or removing notices or signs on Credit Union premises and/or social media sites without management authorization; (xii) misappropriating Credit Union funds, property, or other material proprietary to the Credit Union; (xiii) deliberately or repeatedly violating security procedures or safety rules; (xiv) possessing, using, or being under the influence of illicit drugs on Credit Union premises; or (xv) engaging in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers or security officers.

Other limitation of services

There are many reasons we may decline, delay, or prevent transactions to or from your account. They may include system outages, errors, backlogs, suspected fraud, other illegal activity, or system security needs. We may also limit transactions or restrict account access in order to protect you, us, and our membership as a whole, or to comply with legal requirements. This means we may refuse, freeze, reverse, or delay any specific withdrawal, payment, or transfer of funds to or from your account. We may also remove and hold funds from your account pending investigations, including in one or more of the following circumstances: i) your account is involved in a legal or administrative proceeding; ii) we receive conflicting information or instructions regarding account ownership, control, or activity; iii) we know or suspect your account is being used for non-personal transactions; iv) we determine that your use of member to member transfers is excessive based on the frequency, amounts, or purpose; v) we suspect that you may be the victim of a fraud, scam, or financial exploitation, even though you have authorized the transaction(s); vi) we suspect that a transaction may involve illegal activity or may be fraudulent; vii) we are complying with a federal, state, or local law, rule, or regulation, including US sanction rules and anti-money laundering rules, or with our policies adopted to assure that we comply with those laws, rules, or regulations; or viii) we reasonably believe that doing so is necessary to avoid a loss or reduce risk to us, you, or the membership as a whole.

Large cash withdrawals

For security reasons and in order for us to properly prepare for such requests, we may require advance notice for large cash withdrawals in excess of $25,000. We can refuse an order to withdraw funds in cash if we believe that the request is a security risk or will adversely impact teller operations. We may require you to accept an official check or wire transfer to receive the funds. If a large cash withdrawal is completed at a US branch, you may be required to sign a cash withdrawal affidavit. Refusal to sign the affidavit is grounds for us to revoke the cash withdrawal and require an alternate delivery for the funds. You understand and agree that UNFCU is not responsible for providing you with guards or any other physical security measures when you carry large cash amounts.

Credit life protection agreement

The Credit Life Protection Agreement provides for cancellation of all or some of your eligible debt, up to the stated limits, in the event of your death. The words “you” and “your” refer to the person receiving protection under the Credit Life Protection Agreement. The words “us,” “we,” and “our” refer to the United Nations Federal Credit Union (“UNFCU”).

Eligibility

Debt cancellation in accordance with the terms of this Credit Life Protection Agreement is available to the member whose signature appears first on the loan note or, in the case of credit cards, the primary cardholder. Co-signers and/or authorized users are not eligible for debt cancellation. You must be under age 70 on the date the loan is disbursed or you incur the debt, as applicable. Debt cancellation under this Credit Life Protection Agreement will stop when you turn 70. If you misstate or misrepresent your age, we will not cancel your debt. Notwithstanding the foregoing, the benefits provided under this Credit Life Protection Agreement are available to all UNFCU members at no cost. There is no need to sign up for the benefits provided hereunder.

Coverage

The amount of debt cancellation is equal to the covered balance of your loan on the date of your death, but will not exceed $55,000 per member for eligible consumer loans and $20,000 for eligible credit card loans. If the total balance of your loan(s) exceeds this amount, the excess will not be cancelled. If you have more than one loan, this limit applies to the sum of all of your loans. With respect to a refinanced or open-end loan, any money newly advanced will be treated as a new loan subject to all terms and limitations described herein. Payments made on a refinanced or open-end loan will be applied first to reduce the previously covered portion of said refinanced or open-end loan. This Credit Life Protection Agreement is not an insurance product, and no payments will be made directly to you or anyone else on your behalf.

Exclusions & limitations

(1) There is no debt cancellation for loans which are excluded from coverage. Excluded loan classes are charged-off loans, first mortgage real estate loans, and personal loans secured by first or second mortgage real estate. (2) Pre-existing condition(s): Your debt will not be eligible for cancellation if your death results from an illness or injury for which you received medical advice, consultation or treatment within the six month period prior to the date you received your loan disbursement or otherwise incurred the debt. We will not apply the pre-existing condition limitation if: (a) you die six months or more after the date of the loan disbursement or otherwise incurred the debt, or (b) the total debt to be cancelled is $500 or less. (3) Regardless of any contributory cause(s), your debt(s) will not be eligible for cancellation if your death was in any way caused or contributed to by an act of war or terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. (4) Any claim under this Credit Life Protection Agreement must be filed and/or communicated to UNFCU no later than six months from the date of death in order to be eligible for debt cancellation. (5) Your debt(s) will not be eligible for cancellation if its payment would cause the annual aggregate claim amounts under all of UNFCU’s credit protection plans (e.g. life, disability, etc.) to exceed five million US dollars.

Modification, termination, waiver

This Credit Life Protection Agreement may be modified at any time without prior notice to you. UNFCU can terminate this Credit Life Protection Agreement at its discretion and will provide proper notice to you should we do so. This Credit Life Protection Agreement will automatically end in any one of the following circumstances: (1) the balance of your account is charged off; (2) you file for bankruptcy protection; (3) you make false statements about your eligibility; (4) you pay your account in full, close your account, or your account is otherwise terminated; (5) your account is transferred to another non-affiliated creditor; or (6) 30 days after we tell you we are terminating the Credit Life Protection Agreement. We reserve the right, at our sole discretion, to waive any requirements or other provisions of this Credit Life Protection Agreement. However, if we do so, we will not be obligated to waive the same requirement(s) or provision(s) in any other situation or for any other person, and our waiver of one or more requirements or provisions will not constitute a waiver of any other requirements or provisions.

Data privacy

Over the years UNFCU has worked hard to earn your trust, and we will continue to be vigilant in maintaining the privacy of our members. To that end, we have instituted policies and procedures intended to ensure that your personal information is handled safely and responsibly. As you will see in the statement of our privacy practices, we take this responsibility very seriously and are committed to providing you with the highest level of member service and confidentiality. It is our promise that UNFCU will collect only the information necessary to deliver to you quality products and services. Furthermore, we are assessing new technology as it becomes available to best protect your privacy.

Please visit **unfcu.org/privacy** to review our latest Privacy Policy.

Use of UNFCU services by Artificial Intelligence (AI) or other Agents

If you provide any person, artificial intelligence (AI) tool, or agentic AI program or application with your login credentials or otherwise enable that person or AI to interact with us or access your accounts and our services, that person or AI acts as your Agent. This applies to your Agent's interaction with us through any channel including Digital Banking, member service channels such as telephone or Web Chat, or in-person.

You authorize any activity your Agent engages in, any action your Agent takes, and any transfer your Agent uses our services to complete. Unless you inform us that you have revoked an Agent's authorization, we have no obligation to investigate, verify, or confirm the authenticity or validity of any action your Agent takes on your behalf.

You consent to our sharing your financial, account-related, and personal information with your Agent. You recognize that our privacy and security policies do not apply to your Agent's use of your data and that we are not responsible for how your Agent collects, uses, stores, shares, protects, or otherwise processes your data.

You are solely responsible for monitoring your Agent's activities and ensuring that your Agent operates within the scope of its authority. You acknowledge that except to the extent the law requires us to monitor your accounts, we are not responsible for monitoring your Agent's activities.

If you choose to revoke an Agent's authorization, you must inform us of that fact and take any necessary further action to cease the Agent's activities. At our request, you must provide evidence to us that you revoked your Agent's authorization. Until you notify us that you have revoked an Agent's authorization, you remain

responsible for all the Agent's activities to the extent permitted by law.

We reserve the right to modify our security procedures relating to Agents at any time, including requiring the registration of Agents, limiting or restricting the access or actions of Agents, or prohibiting certain types of Agents to use our services. You acknowledge that such actions may prevent an Agent from accessing our services or functioning as expected, and that we are not responsible for any Agent's failure.

Internet privacy

Please visit unfcu.org/terms-of-use to review our latest Terms of Use.

Contact us

Email a member service representative for assistance at email@unfcu.com.

If you wish to visit us or connect with us using other channels, visit unfcu.org/contact for more options.

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T: +1 347-686-6000
E: email@unfcu.com

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This credit union is federally insured by the National Credit Union Administration (NCUA). Accounts and shares are insured by the Administration to the maximum insurance amount for each member or shareholder. Unless otherwise noted, fees may be associated with certain products and services. Certain UNFCU products and services are subject to approval. Federal and state laws may limit the availability of certain products and services in select areas.

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