CONSUMER ACCOUNTS

P.O. Box 8966
Ft. Lauderdale, FL 33310-8966
954-486-BSCU (2728)
800-637-BSCU (2728)

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

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National Credit Union Administration, a U.S. Government Agency

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TABLE OF CONTENTS

TERMS AND CONDITIONS ......................................................................................................................... 2

Important Information About Procedures for
Opening a New Account ............................................................................................................................ 2

Agreement ...................................................................................................................................................... 2
Bylaws ............................................................................................................................................................. 2
Liability .......................................................................................................................................................... 2
Deposits .......................................................................................................................................................... 2
Withdrawals .................................................................................................................................................. 3
Ownership of Account and Beneficiary Designation .................................................................................... 3
UTMA Accounts .......................................................................................................................................... 4
Representative Payee .................................................................................................................................. 4
Special Accounts, Clubs, or Organizations .................................................................................................. 4
Stop Payments .............................................................................................................................................. 4
Telephone Transfers .................................................................................................................................... 4
Amendments and Termination .................................................................................................................. 4
Statements ................................................................................................................................................... 5
Account Transfer ......................................................................................................................................... 5
Direct Deposits ............................................................................................................................................ 5
Temporary Account Agreement .................................................................................................................. 5
Right to Repayment of Indebtedness ........................................................................................................... 5
Convenience Account Agent ....................................................................................................................... 6
Restrictive Legends ..................................................................................................................................... 6
Payment Order of Items ............................................................................................................................... 6
Pledges ........................................................................................................................................................... 6
Check Processing ......................................................................................................................................... 6
Check Cashing ............................................................................................................................................... 6
Indorsements ............................................................................................................................................... 6
Death or Incompetence ............................................................................................................................... 6
Fiduciary Accounts ..................................................................................................................................... 6
Credit Verification ......................................................................................................................................... 6
Legal Actions Affecting Your Account ........................................................................................................ 7
Telephonic Instructions ............................................................................................................................... 7
Claim of Loss ............................................................................................................................................... 7
Early Withdrawal Penalties ......................................................................................................................... 7
Resolving Account Disputes ....................................................................................................................... 7
Waiver of Notices ......................................................................................................................................... 7
ACH and Wire Transfers ............................................................................................................................. 7
Power of Attorney ....................................................................................................................................... 7
Facsimile Signatures ................................................................................................................................. 7
Stale-Dated Checks .................................................................................................................................... 8
Backup Withholding/TIN Certification ....................................................................................................... 8
Security ....................................................................................................................................................... 8
Address or Name Changes .......................................................................................................................... 8
Unlawful Internet Gambling Notice ........................................................................................................... 8
Monitoring and Recording Telephone Calls ............................................................................................... 8
International ACH Transactions ................................................................................................................ 8
Savings, Checking and Money Market Account Organization ..................................................................... 8
NOTICE OF NEGATIVE INFORMATION .................................................................................................. 9
COURTESY PAY SERVICE .......................................................................................................................... 9
ELECTRONIC FUND TRANSFERS ............................................................................................................. 9
FUNDS AVAILABILITY DISCLOSURE ....................................................................................................... 13
SUBSTITUTE CHECKS AND YOUR RIGHTS ............................................................................................ 15
TRUTH-IN-SAVINGS DISCLOSURE .......................................................................................................... 17
Savings Account .......................................................................................................................................... 17
Insurance Savings Account ....................................................................................................................... 17
Free Checking with E-Statements Account ................................................................................................ 18
Advantage Checking Account .................................................................................................................... 18
Interest Checking Account ........................................................................................................................ 18
Fresh Start Checking Account .................................................................................................................. 18
Money Market Account ............................................................................................................................. 18
IRA .............................................................................................................................................................. 19
Certificate of Deposit ................................................................................................................................. 19
Wish Account ............................................................................................................................................ 20
FEES AND SERVICE CHARGES .............................................................................................................. 20
TERMS AND CONDITIONS OF YOUR ACCOUNT

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 who opens an account.

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

This agreement is subject to applicable federal laws, the laws of the state of Florida and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words “we,” “our,” and “us” mean the financial institution and its affiliates, and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over your account. Generally, this agreement does not extend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of any provision.

BLEYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request a copy of any item or a copy of a debit card. Your funds are based on current earnings and available earnings of the credit union, after providing for required reserves.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges to services you request which are not covered by this agreement. 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 this account. This liability is due immediately and may be deducted directly from any account balance whenever sufficient funds are available. You have the right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and any third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, whether or not we become involved in the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the account. We will treat and record all transactions received after our “daily cutoff 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 that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authorized you to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other account you have with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Our checks must not be effective and we will not be liable for failing to honor your notice unless it identifies the date, number, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt to make by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even in the event we are not following the requirements of certain limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

Fiduciary Accounts - Any individual acting as an agent, custodian, trustee, representative payee, or in some other fiduciary capacity (collectively “Agent”) must be designated as such on the signature card and or issuing
of the account. Otherwise, it will be presumed that the Account is owned in an individual capacity. We are authorized to follow the directions of the Agent regarding the Account until we receive written notice that the Agent has been terminated or revoked a power of attorney, or the Agent has died. We are not liable for any action or inaction on the part of you or your beneficiary. Any transfer of funds from the Account by you or your beneficiary shall be deemed a transfer of funds at your or your beneficiary’s risk.

Multiple-Party Account Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party’s estate.

UTMA ACCOUNTS - Uniform Transfers to Minors Act - This ownership is established when funds are given to a minor as an irrevocable transfer pursuant to Florida’s version of the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act under the custodianship of an adult or other legal entity. Your rights and duties are governed by these acts. You will not be able to pledge the Account as collateral for any loan to you. Deposits will be held by us for the exclusive benefit of the minor. Section 710.123 of the Florida Statutes explains the “Termination of Custodianship.” The custodian is required to transfer in an appropriate manner the custodial property to the minor or to the minor’s estate upon the earlier of: (i) The minor’s attestation of 21 years of age with respect to custodial property transferred under §710.107; (ii) The minor’s attestation of age 18 with respect to custodial property transferred under §710.107 or §710.108; or (iii) The minor’s death. Disbursement of custodial property by us directly to the minor is not permitted under the law. The custodian and/or any person opening the Account, in the individual capacity, agree to indemnify and hold us harmless from and against all losses, costs, damage, liability, or expenses that may include reasonable attorney’s fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the Custodian in handling or dealing with the Account.

REPRESENTATIVE PAYEE - A Representative Payee is an individual that receives Social Security and/or Supplemental Security Income (SSI) payments for someone who cannot manage or direct the management of his/her money. We require documents from the Social Security Administration showing designation of the Representative Payee. By requesting such documentation, we undertake no obligation to monitor or enforce the terms of the instrument and shall bear no liability to the recipient or any third party should the Representative Payee act outside his or her authority. We will not act as trustee or fiduciary in connection with the Account. For accounts set up with this form of ownership, the recipient’s Social Security Number/Tax Identification Number is used for the IRS backup withholding certification.

SPECIAL ACCOUNTS, CLUBS, OR ORGANIZATIONS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law. Funds are owned by the legal entity opening the account to give us a separate authority telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body or a court.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by the Uniform Commercial Code (U.C.C.) and as specified in this section. If we are required to reimburse the federal government for all or any portion of the federal government’s indebtedness, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account. Responsible notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. At our option, we may suspend your right to members services if you violate the terms of this agreement. You must keep us informed of your correct address so we can send you statements and notices. If we are required to notify you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period. Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have the right to request, in writing, that we provide you with a statement showing your account activity in your own name. Without prior notice or demand, we may ask you about those rules.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

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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. In the case of a trust account, or (b) the debt is created by a consumer credit transaction under a consumer credit plan (but this does not affect the right of any court that the owner of the account should have to order the 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 from your account. You agree to hold us harmless for any loss or damage you may incur if by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will act only with that legal action. On the face of any funds in your account in accordance with the legal action. Any fees or expenses we may incur in response to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

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

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing what you can remember about the check, the endorsement, and any other pertinent facts. You agree to pay or certify checks drawn on or before the date of death or legal incompetence unless ordered to stop payment by any court or the death of the owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CONVENIENCE ACCOUNT AGENT (Single-Party Accounts only) - A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits and withdrawals from the account. An agent may not in any manner affect the rights of the owner or beneficiary, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions for the owner.

WE PROCESS ITEMS MECHANICALLY - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers (ACH and Wire Transfers). It is important that you review this article to determine whether it applies to the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving and beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the issuer may charge your account for any overdraft (or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we may incur in response to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

PLEDGES - Each owner of this account may pledge all or 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.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument written on your account. Failure to present such reasonable identification may, as a result of such circumstances and such identification may be physical or electronic and may include collecting a thumbprint or fingerprint.

CLAIM OF LOSS - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and attachments until: (a) we have had a reasonable opportunity to act on that notice or knowledge. You agree to pay or certify checks drawn on or before the date of death or legal incompetence for a period of (10) days after your death or legal incompetence unless ordered to stop payment by any court or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no fiduciary or personal representative relationship with any such agent.) Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

POWERS OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no fiduciary or personal representative relationship with any such agent.) Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

POWERS OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no fiduciary or personal representative relationship with any such agent.) Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.
STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a “Stale-Dated Check” endorsement on the check in the manner we have described elsewhere.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of $10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. We may request you to sign an affidavit or otherwise verify that your TIN is correct. If you do not provide us with your TIN or pay the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding. If you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underestimated your interest income.

SECURITY - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission. You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a “remotely created check.” Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or purported to be the signature of the account owner). For example, if you provide your account number in response to a telephone solicitation, the telephone solicitor can use the account number to create a check that can be written and processed by a paying bank. If you have authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We do not recommend that you use a remotely created check in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers using access device.

Blank checks - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributed to the loss.

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

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally contribute to the loss.

Savings, Checking and/or Money Market Account Organization - Your Savings, Checking and/or Money Market Deposit Accounts consist of a savings sub account and a checking sub account. The Credit Union may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your existing account earns dividends, the savings sub account will also earn dividends at the same rate. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement or any other features of this Account.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any “negative information” may be furnished to a nationwide consumer reporting agency. “Negative information” includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

COURTESY PAY SERVICE

Courtesy Pay service overdrafts your checking account ("Account") to pay checks, ATM/Visa Check Card transactions, ACH debits, and other transactions presented for payment from your Account which would otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance. To pay these items, your Account will be overdrawn (taken into the negative).

In order to qualify for Courtesy Pay, a member must have: a) a checking account for at least 30 days; b) be at least 18 years of age; and c) have no more than 11 days past due on any Credit Union loan.

The maximum permitted negative balance may vary. The Credit Union may reject any transaction which would exceed the maximum negative balance. If your Account exceeds the maximum negative balance, the Credit Union may immediately terminate Courtesy Pay service or close your Account without notice to you.

All negative balance amounts must be immediately paid to the Credit Union upon demand. If you fail to pay any negative balance amounts within 7 days of demand, your Account will be closed. Courtesy Pay service and/or close your Account without notice to you. You shall be liable for any negative balance amounts until such amounts are paid in full to the Credit Union.

A notice will be mailed to you for each transaction or set of transactions which overdraft your account. Courtesy Pay fees will be posted automatically to your Account at the time overdraft transactions are paid. Notwithstanding anything else in this document to the contrary, the Credit Union has no duty to pay any check or other transaction which could otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance and may reject any such check or transaction in the Credit Union’s sole discretion without notice to you. Courtesy Pay service will automatically be activated on your account for checks and ACH transactions subject to the above terms and conditions and upon qualifications of the criteria mentioned above. You have the right to affirmatively consent, or opt into payment of overdrafts for ATM and one time debit card transactions. Without your affirmative consent, payment of ATM and everyday debit card transactions that would overdraft your account will not be paid by the Credit Union. Courtesy Pay service may be cancelled by contacting us at 800-637-2SCU (2728).

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft occurs when a merchant provides you with a notice and receives a clearance for 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 electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your Checking or Savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your Checking, Savings, or Money Market 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.

Please also see Limitations on frequency of transfers section regarding limitations that apply to savings accounts.

Call24 Telephone Transfers or Online Banking Transfers - types of transfers - You may access your account by telephone at (954) 498-2728 or 1-800-637-2728 using your personal identification number, a touch tone phone, and your account numbers or by computer at www.bscu.org and using your personal identification number, and your account numbers, to:

• transfer funds from Checking to other Checking, Savings, or Money Market accounts

• transfer funds from Savings to Checking, Savings, or Money Market accounts

• make payments from Checking, Savings, or Money Market to loan accounts with us

• get information about:
  - account balance
  - the last deposits to these accounts
  - the last withdrawals from these accounts

• print a history of transactions on a Savings, Checking, or Money Market account (computer access only)

Please also see Limitations on frequency of transfers section regarding limitations that apply to telephone or computer transfers.

Automated Teller Machines (ATM) Transactions - types of transactions, frequency and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or VISA® Check Card and personal identification number, to:

• make deposits to Checking or Savings account(s)

• make cash withdrawals up to $500 per day from Checking or Savings account(s) (certain members may qualify for higher limits)

• transfer funds between Checking and Savings account(s)

• make payments on your loan accounts with us at BrightStar CU terminals

• inquire about your Savings and Checking account balances

• if you have a S.O.S. or a personal line-of-credit available, you may make cash withdrawals or transfers at BrightStar CU terminals

• when using your card, you may not exceed 20 transactions per day (combined ATM and POS transactions)

Some of these services may not be available at all terminals.

Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM transactions. Please refer to our fee and service charge schedule for applicable fees.

Point-of-Sale Transactions - types of transactions, frequency and dollar limitations - You may access your Checking account(s) with a Visa Check Card to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

• Payments for purchases at participating merchants with a Visa Check Card will have a limit of $10,000.00 per day.

• when using your card, you may not exceed 20 transactions per day (combined POS and ATM transactions)

Point-of-Sale Transactions will be authorized at the time of purchase based on the available balance in the checking account plus any amounts available to the account from overdraft sources. You authorize us to debit your checking account and you agree that your authorization may result in an immediate withdrawal from the account when transaction is authorized.

Termination

• We may terminate this Agreement by revoking the card without notice.

• You may terminate this Agreement at any time by surrendering a card to us.

Please also see Limitations on frequency of transfers section regarding limitations that apply to Point-of-Sale transactions. Please refer to our fee and service charge schedule for applicable fees.

Currency Conversion. When you use your Visa® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: CIRRUS, PRESTO, and CREDIT UNION 24 Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

• During any statement cycle, you may not make more than six withdrawals or transfers from a Savings or Money Market account to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Please refer to our fee and service charge schedule for transaction limitation fees.

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.

• There is no charge for your initial Check Card, but we reserve the right to charge an additional fee for replacement cards issued as a result of member loss or negligence.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network 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 you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

• Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.

• Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 90 days from the same person or company, you can call us at (954) 498-2728 or 1-800-637-2728 to find out whether or not the deposit has been made.

• Periodic statements.

You will get a monthly account statement from us for your Savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREADHERED PAYMENTS

• Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

  • Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 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 and get it to us within 14 days after you call.

  • Please refer to our fee and service charge schedule for applicable fees.

• Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay can use the following notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

• Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 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.
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:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• Generally. Tell us AT ONCE if you believe your card and/or code 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 or draft. Telephoning 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 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed 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.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• Additional Limit on Liability for VISA® Check Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) Contact in event of unauthorized transfer.

If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, 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.

1. Tell us your name and account number (if any).
2. 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.
3. 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 may take up to 45 days to investigate your complaint or question (90 days for Point of Sale (POS), out of state/foreign, and new accounts). If we take more than 10 business days (5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) to do this, we will credit your account for the amount in question, 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has established an account with us before this account is opened.

FINANCIAL INSTITUTION’S LIABILITY

We will tell you the results within three business days after completing our investigation. If we decide 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.

BRIGHTON CREDIT UNION
P.O. BOX 8966
FORT LAUDERDALE, FLORIDA 33310
Business Days: Monday through Friday
Excluding federal or credit union holidays
Phone: (954) 486-2728 or 1-800-637-2728

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don’t leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don’t lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don’t write your PIN where it can be discovered. For example, don’t keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first $200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.
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 federal or credit union holidays. If you make a deposit before closing on a business day that the bank is open, the deposit will be available for withdrawal on the next day we are open. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The first $200 deposited per business day will be available on the next business day.

**IMMEDIATE AVAILABILITY**

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

- Electronic direct deposits to your account.
- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on BrightStar Credit Union (provided funds are available from issuing member’s account).

If you make the deposit in person to one of our employees, funds from the following deposits are also available immediately on the business day of your deposit:

- Cash.
- State and local government checks that are payable to you.
- Cashier’s, certified, and teller’s checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Money Orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the first business day after the day of your deposit.

**Other Check Deposits Subject to Second-Day Availability**

The first $200 from a deposit of other checks will be available on the first business day after 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 on Friday, $200 of the deposit is available on Tuesday. The remaining $500 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are 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 bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**LONGER DELAYS MAY APPLY**

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 $5,000 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 failure of 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 seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS**

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks 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 $5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

**DEPOSITS AT NIGHT DEPOSITORY FACILITY**

If you make your deposit after 8:00 A.M. at a night depository, or on a day we are not open, we will consider that the deposit was made on the next day we are open.

**DEPOSITS AT AUTOMATED TELLER MACHINES**

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

All ATMs that we own or operate are identified as our machines.

You agree that you will make all Automated Teller Machine (ATM) deposits of cash and/or check in a properly sealed official Credit Union envelope provided at such ATMs and that you will properly place the sealed deposit envelope into the ATM and accurately complete all deposit information as prompted by the ATM. If you fail to comply with these requirements, you agree to indemnify and hold BrightStar Credit Union harmless from and against any claims, demands or losses arising from or related to any loss of such deposits or any delay in crediting any such deposits to your account. You agree that any ATM deposit that fails to meet these requirements shall not be considered deposited unless and until BrightStar Credit Union verifies that such deposit was made by you and intended for your account.

**SUBSTITUTE CHECKS AND YOUR RIGHTS**

As our member we think it’s important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation of the substitute check’s components.

**What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

BrightStar Credit Union
PO Box 8956
Ft. Lauderdale FL 33310
954-486-2728 or 1-800-637-2728

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.
The various components of a substitute check.

Below is an image of a substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the “reconverting bank” — the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the “truncating bank” — the financial institution that took the original check out of the check processing system.
5. The Legal Legend states: This is a LEGAL COPY of your check. You can use it the same way you would use the original check.
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the “4” at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a “5” if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

**TRUTH-IN-SAVINGS DISCLOSURE**

**SAVINGS ACCOUNT**

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $1.
You must maintain a minimum daily balance of $25 in your account each day to obtain the disclosed annual percentage yield and $1 must be maintained to remain a member of BrightStar CU.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement cycle, you may not make more than six withdrawals or transfers from a Savings or Money Market account(s) to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction or by check, draft, debit card, or similar order to a third party. If you exceed the transaction limitations set forth above, your account may be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $1.

Fees and charges:
Please refer to our fee and service charge schedule for transaction limitation fees and other applicable fees.

**INSURANCE SAVINGS ACCOUNT**

Minimum balance requirements:
No minimum balance requirements apply to this account.

Transaction limitations:
Withdrawals may only be made by preauthorized or automatic transfer to a third party insurance company. However, you may choose to close the account and withdraw all of the funds in the account. If there is no activity on the account for a period of six months, then the account will be closed and any funds in the account will be transferred to your primary savings account.

During any statement cycle, you may not make more than six withdrawals or transfers from a Savings or Money Market account(s) to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Fees and charges:
Please refer to our fee and service charge schedule for transaction limitation fees and other applicable fees.
Fees and charges:
The minimum balance required to open this account is $1.

Minimum balance requirements:
The minimum balance required to open this account is $1.

Transaction limitations:
No transaction limitations apply to this account.

Transaction limitations:
No transaction limitations apply to this account.

Fees and charges:
Please refer to our fee and service charge schedule for applicable fees.

ADVANTAGE CHECKING ACCOUNT

Minimum balance requirements:
The minimum balance required to open this account is $1.

Transaction limitations:
No transaction limitations apply to this account.

Fees and charges:
Please refer to our fee and service charge schedule for applicable fees.

INTEREST CHECKING ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $1.

Please refer to our fee and service charge schedule for applicable fees.

You must maintain a minimum daily balance of $1,000 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account.

Fees and charges:
Please refer to our fee and service charge schedule for applicable fees.

FRESH START CHECKING ACCOUNT

Minimum balance requirements:
The minimum balance required to open this account is $1.

Transaction limitations:
No transaction limitations apply to this account.

Fees and charges:
Please refer to our fee and service charge schedule for applicable fees.

MONEY MARKET ACCOUNT

Rate Information - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your deposit account before interest is paid, you will not receive the accrued interest.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.

You must maintain a minimum daily balance of $2,500.00 in your account to avoid a minimum balance fee.

If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of $10.00 monthly.

You must maintain a minimum daily balance of $2,500 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:
During any statement cycle, you may not make more than six withdrawals or transfers from a Savings or Money Market account(s) to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction or by check, draft, debit card, or similar order to a third party. If you exceed the transaction limitations set forth above, your account may be subject to closure by the credit union.

Fees and charges:
Please refer to our fee and service charge schedule for transaction limitation fees and other applicable fees.

IRA

Rate Information - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your deposit account before interest is paid, you will not receive the accrued interest.

Minimum balance requirements:
The minimum balance required to open this account is $1.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:
You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

CERTIFICATE OF DEPOSIT

Rate Information - Your Certificate Account will mature on the maturity date set forth on your account receipt or renewal notice.

Compounding frequency - Unless otherwise paid, interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month. Alternatively, you may choose to have interest paid to you or to another account every month rather than credited to this account.

Minimum balance requirements:
Please refer to the Certificate of Deposit receipt that you received at account opening.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:
After the account is opened, you may not make deposits into the account until the maturity date stated on the account. If this account is an IRA Certificate, you may make no more than one addition into your account per year and no additions can be made in the last seven days before maturity. The minimum amount you can deposit is $500. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without a credit union penalty. However, an early withdrawal penalty from IRS may apply. You can withdraw interest anytime during the term of crediting after it is credited to your account.

Time requirements - Please refer to the Certificate of Deposit receipt that you received at account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

• If your account has an original maturity of less than one year:
  The penalty we may impose will be 90 days of interest, WHETHER EARNED OR NOT.
  • If your account has an original maturity of one year or more:
  The penalty we may impose will be 180 days of interest, WHETHER EARNED OR NOT.

Promotional CD Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

• If your account has an original maturity of less than six months:
  The penalty we may impose will be 90 days of interest, WHETHER EARNED OR NOT.
  • If your account has an original maturity of six months or more:
  The penalty we may impose will be 180 days of interest, WHETHER EARNED OR NOT.
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you fund the account in the account at maturity (or within the grace period mentioned below, if any) or you receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we receive notice from you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in an interest-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original time account.

Upon renewal, Promotional Certificates will renew at the then-current non-promotional rate for a certificate closest to the original certificate term.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

WISH ACCOUNT

Rate Information - Your Wish Account will mature on the maturity date set forth on your account receipt.

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $1.

You must maintain a minimum daily balance of $25 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
You may make unlimited additions into your account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw dividends from your account before maturity.

Time requirements - The minimum term on this account shall be 6 months with a maximum term of 24 months. Please refer to the Wish Account receipt that you received at account opening for the term on this account.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity)

The penalty we may impose will equal 30 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Non-automatically renewable account - This account will not automatically renew at maturity. This account will be transferred at maturity to a deposit account designated by you.

FEES AND SERVICE CHARGES

SAVINGS ACCOUNT

Dormant Account Fee (under $500.00)...............................................................$10.00 per month
(For savings accounts with no activity (a withdrawal, deposit, or transfer) for the past 12 months and any other inactive accounts under same account number. Accounts for minors and individuals up to age 23 are excluded from this fee.)

Savings Account Participation Fee...............................................................$5.00 per month
(Savings balance under $500.00 during the month and no other accounts. Accounts for minors and individuals up to age 23 are excluded from this fee.)

Transaction Limitation Fee ........................................................................$10.00 per item

FREE CHECKING WITH E-STATEMENTS ACCOUNT

No Maintenance Fee (Account must be enrolled in E-Statements to avoid a monthly statement fee.)

ADVANTAGE CHECKING ACCOUNT

Minimum Balance Fee ..................................................................................$5.00 per month
(Only if balance falls below $500.00 anytime during the month.)

MONEY MARKET ACCOUNT

Minimum Balance Fee ..................................................................................$10.00 per month
(Only if balance falls below $2,500.00 anytime during the month.)

INTEREST CHECKING ACCOUNT

Minimum Balance Fee ..................................................................................$10.00 per month
(Only if balance falls below $1,000.00 anytime during the month.)

FRESH START CHECKING.
A $10.00 monthly fee will be charged to your account. (Accounts for minors and individuals up to age 23 are excluded from this fee.)

CREDIT CARD

BrightStar Credit Card ..................................................................................No annual fee

ATM AND VISA CHECK CARD

Purchases........................................................................................................Free

Photo Verification ..........................................................................................Direct Cost

ATM Card Replacement .................................................................................$5.00

Visa Check Card Replacement ......................................................................$10.00

ATM/Visa Check Card PIN Replacement ........................................................$2.00

Visa Check Card Sales Draft Copy .................................................................$3.50

ATM Withdrawals, Inquiries, Transfers:
BrightStar CU, Publix Presto!, CU24/CUHere and participating MoneyPass ATMs ..................................Free

All other ATM networks................................................................................$2.00

ATM Deposits:
BrightStar CU and CU24/CUHere ATMs.....................................................Free

Note: ATM owners may have a surcharge. CUHere (which is a sub-network of CU24) and Publix Presto! are surcharge-free for BrightStar CU members. Not all ATMs accept deposits.

BILLPAY

BILLPAY Online Service...............................................................................Free

WIRE TRANSFERS

Incoming Wire Transfers.............................................................................$5.00

Outgoing Wire Transfers.............................................................................$25.00

International Wires.....................................................................................$50.00 minimum

SAFE DEPOSIT BOXES

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 x 5</td>
<td>$30.00</td>
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<tr>
<td>3 x 10</td>
<td>$55.00</td>
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<tr>
<td>5 x 10</td>
<td>$80.00</td>
</tr>
<tr>
<td>10 x 10</td>
<td>$130.00</td>
</tr>
</tbody>
</table>
Boxes are available at the Davie, Hollywood, Margate, Pembroke Pines and Pompano Beach branches. Sizes may vary by location.

SPECIALTY CHECKS

Official Cashier’s Checks .............................................................. $5.00
Teller Exchange Check (Non-members) ......................................... $25.00
Copy of Official Cashier’s Checks .................................................. $5.00
Traveler’s Cheque ...................................................................... $2.00 per $100.00
Money Orders .............................................................................. $5.00

MISCELLANEOUS

Archive Account Research ........................................................... $20.00/hour
Garnishment/Levy/Legal Freeze .................................................. $100.00
Notary for Non-member (per signature) ....................................... $5.00
Overnight Mail Charge ............................................................... $30.00
Verification of Deposit, Loan or Account Form or Letter .............. $20.00 per verification
Escheat Processing Fee .............................................................. $25.00
Final Credit ............................................................................... $15.00 plus costs incurred by BrightStar CU
Loan Late Charge ...................................................................... 5% of payment/$15.00 minimum
(10 days late after due date)

Statement

Online/E-Statements .................................................................... Free
Mailed Statements ...................................................................... $1.00 per statement
Printout by Staff ........................................................................ $5.00 per page

Visa Gift Card Purchase and Replacement ................................... $3.50
(All Visa Gift Card purchases are final sale. Replacement fee is in addition to $10.00 processor fee.)

Courtesy Pay ............................................................................ $34.00 per item
Non Sufficient Funds (NSF) Fee ..................................................... $34.00 per item

Returned Deposit Item

(3rd Party) ............................................................................... $8.00 (charges per FL statute)
(Own Check) ........................................................................... $32.00

Check Imprinting ........................................................................ call for current price
Photo Copy of Paid Check ........................................................... $5.00 per check

Online Copy of Paid Check .......................................................... Free
Starter Kit (8 checks) .................................................................... Free at opening
Temporary Checks (8 checks) ........................................................ $8.00
Invalid Address Fee .................................................................... $5.00 per month
Account Closing Fee ................................................................... $20.00 plus any bonuses paid at the time of opening
(For accounts that were opened less than 180 days)
Overdraft Transfer from Savings, MMA, or SOS Loans .............. $5.00
Stop Payment of Check / ACH ....................................................... $32.00 per item
“On-us” checks cashed for Non-members ................................... $5.00 per check
Coin Fee .................................................................................. 5% of coin sorted
(Accounts for minors, individuals up to age 23 and organizations associated with Broward County School Board are excluded from this fee.)

We may require not less than 7 days notice in writing before each withdrawal from a dividend-earning account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.