



3604 Atlanta Avenue, Hapeville, GA 30354
(404) 768-4980

1560 Holcomb Bridge Road, Roswell, GA 30076
(770) 667-8114

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TERMS AND CONDITIONS OF YOUR 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. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, 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 and the laws of the State of Georgia (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 the words you and your mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS - 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 that we send you an item(s) or a copy of an item(s). Dividends 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 directly from the account balance as accrued. You will pay any additional reasonable charges for 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 can be deducted directly from the account balance whenever sufficient funds are available. You have no 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. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS - We will give only provisional credit until collection is final for any item, other than cash, we accept for deposit (including items drawn "on us"). We are not responsible for transactions by mail or outside depository until we actually record them. 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 following business day that we are open. Family First Credit Union reserves the right for any reason to refuse a deposit or to return all or any part thereof.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer 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 signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a 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. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds that you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

Membership Eligibility - To join the Credit Union, you must meet the membership requirements including purchase and maintenance of at least one (1) share as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request. Members with an unacceptable credit record, or history of writing "non-sufficient funds" checks may not be eligible to open or maintain an account.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change, beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

STOP PAYMENTS - You must make any stop payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cutoff time. To be effective, your stop payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop payment request may be made only by the person who initiated the stop payment order. Our stop payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60 day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

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

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

CREDIT UNION LIEN AND SECURITY INTEREST - If you owe us money as a borrower, guarantor, endorser or otherwise, we have a statutory lien on the account funds in any account in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds, without further notice to you, in any order to pay off your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later. In addition, you grant the Credit Union a consensual security interest in your accounts and we may use the funds from your accounts to pay any debt or amount now or hereafter owed the Credit Union, unless prohibited by applicable law. All accounts are non-assignable and non-transferable to third parties.

COSTS, EXPENSES AND ATTORNEYS' FEES - All joint owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) if it is necessary for us to bring any legal or other action to collect any sum you owe the credit union; (2) if we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this agreement, any adverse claim, legal process, your failure to comply with any obligation in this membership agreement, or otherwise; (3) if we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) if we bring any action contemplated in this agreement; (5) if we successfully defend any claim against us brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) if we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transactions(s) to/from your accounts or involving any services with us, or request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this agreement or otherwise; or as provided in this subsection, including but not limited to costs or repossession, repair, appraisal, and all other costs or expenses. You agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 15% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceeding, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any account(s) with the Credit Union before payment to any owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.

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

AUTHORIZED SIGNER (individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

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

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

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code-Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, 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, we are entitled to a refund from you in the amount credited to your account and the

party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

Dormant Accounts - A dormant account is defined as a demand account that shows no activity (other than posting interest) for no less than one or more years. Such funds are escheated to the government annually once the account has had no activity for five or more years. It is the policy of Family First Credit Union to comply with all state escheat laws for abandoned property. Any account classified as dormant for a period of five years and a balance of over \$50.00 will be mailed a notice informing them of the account status at least 60 days but not more than 120 days before escheatment. If the credit union does not receive a reply within 120 days of the notice, all funds will be escheated to the state in accordance with the state law of the same year. Every effort will be made on the members behalf to inform and distribute funds to the member or the appropriate person(s) before escheating funds. Dormant accounts will incur a monthly inactive fee of \$5.00, until the balance of \$0 (zero) is reached, or the account has monetary activity (other than posting interest), or the account is escheated to the state.

Preventive Measures for Members

- Inform Family First Credit Union of any address change
- Inform Family First Credit Union of any name change
- If you go away for an extended period of time, arrange for correspondence from Family First Credit Union to be sent to a third party or be kept at the credit union for the duration of your absence.
- It is generally advisable to designate a proxy or representative with full power of attorney who can be contacted should you assets become dormant.

What You Can Do to Help Protect Your Privacy

Family First Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PIN (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Arbitration

Except as expressly provided below or otherwise prohibited by law, either you or we may elect, without the other's consent, to require that any dispute between us concerning or related to, directly or indirectly, your account(s), any service related to your account(s), and/or any service provided by the Credit Union whatsoever, including but not limited to loan account(s), any solicitation, change or cost, collection of amounts due, recovery of collateral, statements, representations, be resolved by binding arbitration. You further agree that any such arbitration shall take place in Fulton County, Georgia. Judgment upon any award rendered by the arbitrator may be entered by any court having jurisdiction thereof. This agreement to arbitrate shall include any claim involving, but not limited to, our officers, directors, employees, agents, representatives, contractors, subcontracts, parent, subsidiaries, affiliates, successor, and assigns. No provision of this Agreement, nor the exercise of any right under this Agreement, shall waive the arbitration requirement or limit our right to: (1) obtain provisional or ancillary remedies, such as injunctive relief, writ of attachment, or protective order from a court having jurisdiction before, during, or after the pendency of any arbitration; (2) exercise self-help remedies, such as set-off; (3) evict, foreclose against or sell any real or personal property collateral by the exercise of a power of sale under a mortgage or other security agreement or instrument, a deed of trust, or applicable law; (4) exercise any other rights under this agreement upon the breach of any term or condition herein; or, (5) to proceed with collection of an account through all other legal methods, including, but not limited to, proceeding in court to obtain judgment. As a matter of example, if we elect to pursue a judgment utilizing the court system and you file a counterclaim, any such counterclaim will be controlled by this agreement to arbitrate.

The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association ("AAA") or JAMS. For AAA, the arbitration will be conducted in accordance with the AAA Consumer Due Process Protocol in concert with the AAA Consumer Arbitration Rules. For JAMS, the arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures. If there is a conflict between a particular provision of the AAA or JAMS Rules and this arbitration provision and/or this agreement, this arbitration provision and this agreement will control. If JAMS or the AAA is unable or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA). The neutral arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Procedure concerning discovery, except that the below class action waiver is specifically enforceable notwithstanding any Federal Rule of Procedure to the contrary.

The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails.

Any and all arbitration will take place on an individual basis; class arbitrations and class actions are not permitted, regardless of when the claim or cause of action arose or accrued, or when the allegations or facts underlying the claim or cause of action occurred. YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED.

SERVICE LIMITATIONS AND MEMBERSHIP EXPULSION GUIDELINES

Service Limitation -

It is the policy of Family First Credit Union to offer its services to those members who have not caused the Credit Union a financial loss, harassment, or otherwise abused the rights, privileges, and benefits of their credit union membership. According to this policy, no member of Family First Credit Union will be eligible for financial services provided by this credit union if that member demonstrates violent, belligerent, or abusive activities. The Credit Union will limit services when there is a logical relationship between the activities and the services.

This policy is not enacted to restrict the rights of the membership, but rather to address certain unacceptable conduct to assure the rights and protection of the Credit Union's members, employees, and property. Whether violent, belligerent, disruptive, or abusive activities have occurred will be determined at the sole discretion of the Credit Union's management team.

Financial Services is defined as any services provided by Family First Credit Union through the ordinary course of business, including, but not limited to:

- Entering Credit Union property including the drive-thru
- Consumer loans and mortgage loans of any type
- Checking account and related services
- Visa Debit Cards
- Any deposit products other than the standard share savings account, such as certificates and IRA's
- Cashier's checks, safe deposit boxes, or any other financial account.

Any member who is deemed ineligible to receive any financial services made available by this Credit Union may maintain a regular share account, limited to cash deposits and cash withdrawals, and is eligible to vote in any election and attend annual meetings.

The Credit Union will notify the member of what accounts or services have been discontinued.

Member Expulsion based on Loss -

Members that have caused the Credit Union a loss or committed/attempted fraud or any other reason consistent with O.C.G.A. 7-1-653(c) can be expelled from the Credit Union if the expulsion policy has been approved by a two-thirds majority vote of the Board of Directors and timely notice has been disseminated to members.

The Credit Union has a policy that if a member causes a loss to the Credit Union, they are no longer considered a member in good standing. The member's account will be closed, and they will not be eligible to rejoin this Credit Union unless they voluntarily reimburse the Credit Union what is owed. Expelled members shall continue to be liable to the Credit Union for any outstanding amount owed to the Credit Union.

A member who has caused the Credit Union a loss but has indicated to the Credit Union an intent to repay that loss in a manner that is acceptable to the Credit Union (in the discretion of management), and who is in fact following through with repayment arrangements, will not be expelled. The Credit Union CEO or Chief Operations Officer will periodically determine which members satisfy the foregoing expulsion criteria.

The Credit Union will notify the member of the expulsion in writing immediately after the decision is made by the authorized Officer or designated manager.

Some examples of these losses include, but are not limited to, the following activities:

- ✓ Member's failure to pay amounts due on a loan. "Amounts due" includes, without limitation; principal, interest, fees, and charges, financed insurance premiums, attorneys' fees incurred in collecting amounts due under a note or guarantee, in repossessing and liquidating collateral under a security agreement, or in obtaining a deficiency judgment.
- ✓ A member who files for bankruptcy but signs an enforceable reaffirmation agreement or otherwise voluntarily decides to repay all amounts due will remain eligible for membership, although a restriction of certain services may be enforced.
- ✓ Member's failure to provide reimbursement for deposits returned as NSF, closed accounts, fraudulent checks, and other means of fund deposits.
- ✓ Member's failure to pay fees or charges due to the Credit Union for any reason.
- ✓ Attempted fraudulent activities of any kind.
- ✓ Any other activities that cause a loss or financial hardship to the Credit Union.

Expulsion based on Nonparticipation -

Any demand deposit account classified as dormant for five years will be mailed a notice informing them of the account status during June of that same year. If the Credit Union does not receive a reply within 120 days of the notice, all funds will be escheated to the state in November of the same year.

Expulsion Procedures -

The Board of Directors authorizes an Officer or a designated manager to conduct a member expulsion when the expulsion criteria have been met. In the event a member engages in activities that meet the expulsion criteria, a credit union official may expel the member under this policy.

An expelled member may seek reinstatement by appealing to the Chief Operations Officer within 30 days after expulsion.

- The appeal must be in writing and addressed to the Chief Operations Officer.
- The Chief Operations Officer will review the appeal with the CEO and EVP for a decision on the appeal and the expelled member will be sent a final letter from the Credit Union of the decision within 30 days of receiving the appeal.
- The management team may affirm, disaffirm, or modify the action taken by the Credit Union official. **This decision is final.**
- The Credit Union will notify the member of the final decision in writing immediately after the final decision is made by the authorized Officer or designated manager.
- Any member expelled according to O.C.G.A. 7-1-653(c) is not entitled to a reinstatement vote at the next annual meeting.

The Effective Date of the Expulsion Policy

January 1, 2022

PRIVACY NOTICE

FACTS	WHAT DOES FAMILY FIRST CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income; ▪ account balances and payment history; ▪ credit history and credit scores <p>When you close your account, we continue to share information about you according to our policies.</p>
How?	All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason Family First Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal	Does Family First Credit Union	Can you limit my sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non affiliates' to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 404-768-4980 or 770-667-8114 to speak with a member service representative. ▪ Visit us online: www.familyfirstcu.org <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 404-768-4980/770-667-8114 or go to www.familyfirstcu.org
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Who we are	
Who is providing this notice?	FAMILY FIRST CREDIT UNION
What we do	
How does Family First Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Family First Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money; ▪ pay your bills or apply for a loan; ▪ use your credit or debit card. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes information about your creditworthiness; ▪ affiliates from using your information to market to you; ▪ sharing for non affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Family First Credit Union has no affiliates.</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Family First Credit Union does not share with non affiliates.</i>
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: ▪ <i>Insurance providers</i> ▪ <i>credit card issuers</i>

PATRIOT ACT

NOTICE TO MEMBERS FOR CUSTOMER IDENTIFICATION UNDER USA PATRIOT ACT € In order to prevent the use of the U. S. banking system in terrorist and other illegal activity, federal regulations require all financial institutions to obtain, verify, and record identification from all persons opening new accounts or being added as signatories to existing accounts. This institution cannot waive this requirement. In order to comply with the USA Patriot Act, Family First Credit Union is required to verify the identity of members applying for and opening new accounts/services or adding signatories to existing accounts/services with the credit union. Information that we are required to obtain includes:

- Name
- Mailing Address
- Residence Address (if different)
- Social Security Number or Tax Identification Number
- Date of Birth
- Copy of a government issued photo ID (such as drivers license, passport, student ID, state issued ID, etc.)

In addition, Family First Credit Union under its policies to comply with the USA Patriot Act and to protect our members from Identity Theft, will process all new members through both a debit and credit reporting system. Data on existing members will be gathered as they open or use additional services offered by the credit union or add signatories on accounts. The USA Patriot Act requires the Credit Union to maintain records of the identification verification and update the information. Confidentiality of this information will be maintained as required under the Privacy Act and all other applicable laws and regulations. NOTICE - You promise that your name and address shown in this Agreement is your legal name and place of residence and such place is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective. NEGATIVE INFORMATION NOTICE - We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may reflect in your credit report.

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 Funds Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment 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. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and credit union information. This information can typically 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 funds 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 share draft account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your share draft account(s).
- **Electronic check or draft conversion.** You may provide your check or draft to a merchant or service provider who will scan the check or draft for the encoded credit union and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or draft by other means such as by mail or drop box.
- **Electronic returned check or draft charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Telephone Banking Telephone Transfers types of transfers - You may access your account by telephone 24 hours a day at (404) 768-3459 using your personal identification number and your account numbers, to:

- transfer funds from share draft to loan
- transfer funds from share draft to share savings
- transfer funds from share savings to loan
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- transfer funds from line of credit to share draft
- transfer funds from line of credit to share savings
- get information about:
 - the account balance of share draft accounts
 - the account balance of share savings accounts

ATM Transfers types of transfers 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:

- get cash withdrawals from share draft account(s)
 - you may withdraw no more than \$500.00 per business day
- transfer funds from share savings to share draft account(s)
- transfer funds from share draft to share savings account(s)
- get information about:
 - the account balance of your share draft account(s)
 - the account balance of your share savings accounts

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

Types of ATM Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant (if the merchant permits) or from a participating financial institution.

Point-of-Sale Transactions dollar limitations - Using your card:

you may not exceed \$500.00 in transactions per day in combination with ATM withdrawals.

Types of Visa Check Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that can be done with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions dollar limitations - Using your card:

you may not exceed \$1,500.00 in transactions per day in combination with ATM withdrawals.

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.

Currency Conversion - When you use your VISA® [Debit, Credit] 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, plus 1 percent of the transaction amount, which may be billed separately on your account or included in the transaction amount. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Netbranch Computer Transfers types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.familyfirstcu.org and using your member number and password, to:

- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- transfer funds from line of credit to share draft
- transfer funds from line of credit to share savings
- make payments from share draft to loan account(s) with us
- make payments from share savings to loan account(s) with us
- get information about:
 - the account balance of share draft account(s)
 - the last 30 days deposits to share draft accounts
 - the last 30 days withdrawals from share draft accounts
 - the account balance of share savings account(s) the last 30 days deposits to share savings accounts
 - the last 30 days withdrawals from share savings accounts

FEES

- We do not charge for direct deposits to any type of account.
 - We do not charge for preauthorized payments from any type of account.
- Except as indicated elsewhere, we do not charge for these 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 any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (404) 768-4980 to find out whether or not the deposit has been made.

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

PREAUTHORIZED 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 will also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this 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.

FINANCIAL INSTITUTION'S LIABILITY

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;
- (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.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. 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, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

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

Also, if your statement shows transfers that you did not make, 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, to transactions using your Personal Identification Number which are not processed by VISA®, or to commercial cards.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 404-768-4980/770-667-8114, E-mail us at www.familyfirstcu.org or write us at :

FAMILY FIRST CREDIT UNION

3604 Atlanta Avenue
Hapeville, GA 30354

1560 Holcomb Bridge Rd.
Roswell, GA 30076

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 will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will 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.

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. 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. Share draft 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 cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. 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.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

Case-by-case delays - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 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 \$5,525 of a days total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth 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 \$5,525 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.

OTHER CHECK DEPOSITS

Funds from other check deposits will not be available until the second business day after the deposit. The first \$225 of your deposit, however, will be made available on the first business day.

REGULATION D - Federal Regulation D limits the number of withdrawals and transfers from your savings account per month. Please take a moment to review important information regarding these limits which may affect your accounts. The following transactions or combination of transactions are limited:

- ACH from savings only (preauthorized electronic transfers)
- Telephone transfers from savings only
- Internet transfers from savings only
- ATM transfers from savings only
- Faxed in transfers from savings only
- Member Services transfers from savings only

Each member is allowed any combination of 6 of the above transactions. After 6 per month, additional transactions will be assessed a \$2.00 excessive withdrawal fee.

AVAILABLE v. ACTUAL BALANCE CALCULATION

The term "Available Balance" means the amount of money in your account that is available for your use and is the most current record we have about the funds in your account. It is your actual balance less: (1) holds placed on deposits; (2) holds based upon pending debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders.

Your share draft account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use and is the most current record we have about the funds in your account. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds based upon pending debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. Your available balance is updated throughout the day as transactions are posted. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as Automated Clearing House ("ACH"), debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. If a merchant obtains a prior authorization on funds but fails to submit a one-time debit transaction within three business days of that authorization, we must release the authorization hold. The available balance will not reflect this one-time debt transaction once the hold has been released, but the transaction may still post to the account. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction. Your Available Balance is displayed on mobile app, online banking, receipt, and telephone banking.

OVERDRAFTS

An overdraft occurs when there is not enough money in your account to cover a transaction. Overdraft fees are covered in two different ways:

- 1) Standard overdraft practices that come with your account, and
- 2) Overdraft Protection Plans which may be less expensive. To learn more, ask us about these plans.

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you have authorized us to do so:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion and we do not guarantee the authorization and payment of every transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

FEES FOR OVERDRAWING ACCOUNTS

Fees may be imposed on each check, draft, item, debit card point of purchase, preauthorized auto-matic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. We will not pay an overdraft resulting from a debit card or ATM transaction unless you have asked us to cover such overdraft at our discretion. If we have approved an overdraft protection limit for your account, such fees may reduce your approval limit. Please refer to the Fee Schedule for current fee information. The rates and fees appearing on the Rate Schedule are accurate as of the Effective Date indicated on these Schedules. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

FAMILY FIRST CREDIT UNION - TRUTH IN SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth In Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend
Declaration Date

RATE SCHEDULE - SHARE AND CHECKING ACCOUNTS

ACCOUNTS	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT TRANSFER LIMITATIONS
<i>Disclosure applicable to Checked Boxes</i>	Dividend Rate	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Minimum Balance to Earn APY	Balance Method	
Share Savings <input type="checkbox"/> TIER ONE \$50.00 to \$250.00 <input type="checkbox"/> TIER TWO \$250.00 to \$5,000.00 <input type="checkbox"/> TIER THREE \$5,000.00 or More			Quarterly	Quarterly	Quarterly	\$5.00	N/A	\$50.00	Average Daily Balance	Yes
<input type="checkbox"/> Club Busbee			Quarterly	Quarterly	Quarterly	None	N/A	None	Average Daily Balance	Yes
<input type="checkbox"/> Minor Savings			Quarterly	Quarterly	Quarterly	\$5.00	N/A	\$5.00	Average Daily Balance	None
<input type="checkbox"/> Family First Checking			Monthly	Monthly	Monthly	\$25.00	\$300.00	\$1,000	Average Daily Balance	None
<input type="checkbox"/> Prestige Checking			Monthly	Monthly	Monthly	\$25.00	N/A	\$500.00	N/A	None
<input type="checkbox"/> Basic Checking			N/A	N/A	N/A	N/A	N/A	N/A	N/A	None
<input type="checkbox"/> E-Checking			N/A			\$25.00	N/A	N/A	N/A	Yes
<input type="checkbox"/> Christmas Club			Quarterly	Quarterly	Quarterly	None	N/A	None	Average Daily Balance	Yes
<input type="checkbox"/> Vacation Club			Quarterly	Quarterly	Quarterly	None	N/A	None	Average Daily Balance	Yes
<input type="checkbox"/> Ten Month Club			Quarterly	Quarterly	Quarterly	None	N/A	None	Average Daily Balance	Yes
Prestige Money Market <input type="checkbox"/> TIER ONE \$2,500.00 to \$9,999.99 <input type="checkbox"/> TIER TWO \$10,000.00 to \$24,999.99 <input type="checkbox"/> TIER THREE \$25,000.00 to \$49,999.99 <input type="checkbox"/> TIER FOUR \$50,000.00 to \$99,999.99 <input type="checkbox"/> TIER FIVE \$100,000.00 and Over			Monthly	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Yes
IRA Savings (Traditional/Roth) <input type="checkbox"/> TIER ONE up to \$100,00.00 <input type="checkbox"/> TIER TWO \$100,000.00+			Monthly	Monthly	Monthly	None	N/A	None	Average Daily Balance	Yes

APY =Annual Percentage Yield

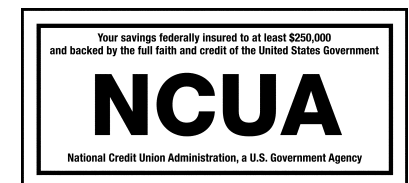
FAMILY FIRST CREDIT UNION - RATE SCHEDULE - CERTIFICATE ACCOUNTS

Effective Date:

Maturity Date:

ACCOUNTS	DIVIDENDS					BALANCE REQUIREMENTS			
<i>Disclosure applicable to Checked Boxes</i>	Dividend Rate	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Balance	Additional Deposits	Withdrawals with Penalty	Automatic Renewal
Certificate Accounts									
<input type="checkbox"/> 6 Month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 12 Month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 12 Month over \$50,000.00			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 24 month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 24 month over \$50,000.00			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
IRA Certificate Accounts									
<input type="checkbox"/> 6 Month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 12 Month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 12 Month over \$50,000.00			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 24 month			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes
<input type="checkbox"/> 24 month over \$50,000.00			Monthly	Monthly	Monthly	\$1,000.00	No	Yes	Yes

The rate appearing in this Schedule are accurate and effective for the accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your account, please call the Credit Union.



FAMILY FIRST CREDIT UNION - TRUTH IN SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information - The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors of the Credit Union. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

Share Savings Accounts - Share Accounts are Tiered Rate accounts. If your Daily Balance is \$5,000.01 or more, the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule will apply. If your Daily Balance is from \$250.01 to \$5,000.00, the second Dividend Rate and Annual Percentage Yield listed in the Rate Schedule will apply. If your Daily Balance is from \$49.99 to \$250.00, the third Dividend Rate and Annual Percentage Yield listed in the Rate Schedule will apply. If you are a minor (under 18 years of age) and your Daily Balance is from \$4.99 to \$250.00, the fourth Dividend Rate and Annual Percentage Yield listed in the Rate Schedule will apply.

Prestige Money Market Accounts - Money Market Accounts are Tiered Rate accounts based on the Average Daily Balance method. The dividends will be calculated and paid monthly according to the applicable tier for that average balance. Adding the balance in the account for each day of the period and dividing that figure by the number of days in the period calculates the average daily balance. If your Average Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply. If your Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Rate listed in the Rate Schedule for this account will apply. If your Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply. If your Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply. If your Daily Balance is \$100,000.00 and over, the fifth Dividend Rate and Annual Percentage Yield listed in the Rate Schedule for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

Certificate Accounts - For all Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period - For Share Savings, Christmas Club, Vacation Club, and Ten Month Club Accounts, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of each dividend period is March 31. All other dividend periods follow this same pattern of dates. For Family First Checking, Prestige Checking, Basic Checking, E-Checking and Prestige Money Market Accounts, 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 each dividend period is January 31. All other dividend periods follow this same pattern of dates. For IRA Savings, IRA Certificate and Certificate of Deposit Accounts, the dividend period is the term of the account. The dividend period begins on the first day of the term and ends on the maturity date. If you close your account before dividends are paid, you will not receive the accrued dividends.

3. Dividend Compounding and Crediting - The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. Balance Information - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at the par value of one full share. The par value amount is \$5.00. For all accounts, dividends are calculated by the average daily balance method, which calculates dividends by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. Accrual of Dividends - Dividends will begin to accrue on non-cash deposits (checks) on the business day you make the deposit to your account.

6. Transaction Limitations - After your account is opened, you may make withdrawals subject to the early withdrawal penalties.

For Share Savings Accounts - An excessive withdrawal fee of \$4.00 will be charged for each withdrawal in excess of two during a quarter.

For Family First Checking, Prestige Checking, Basic Checking, and E-Checking Accounts - No transaction limitations apply to these accounts, unless otherwise stated in the Common Features section.

For Christmas Club Accounts - 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, telephone order or instruction, or similar order to a third party. There is a \$10.00 fee for any withdrawal made from this account before the tenth day of October, then the account will be closed.

For Vacation Club Accounts - 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, telephone order or instruction, or similar order to a third party. There is a \$10.00 fee for any withdrawal made from this account before the tenth day of June, then the account will be closed.

For Ten Month Club Accounts - 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, telephone order or instruction, or similar order to a third party. There is a \$10.00 fee for any withdrawal made from this account before the tenth day of August, the account will be closed.

For Prestige Money Market Accounts - The Prestige Money Market Account is permitted to have up to six preauthorized or automatic withdrawals or telephone transfers during a calendar month or statement cycle, and no more than three of these six transfers can be made by check, draft or similar order payable to a third party. If the transfer limit is exceeded, the account will be charged \$5.00 for each withdrawal thereafter. If members continue to exceed their withdrawal/transfer limit, their account will be subject to closure. The funds in the account will be transferred to their Share Savings Account should closure become necessary.

For Certificate Accounts - We may impose a penalty on your IRA Savings Account, IRA Certificate Account, and your Certificate of Deposit Account for any withdrawal before the maturity date. The amount of the early withdrawal penalty is based upon the term of your account and the length of and the length of time the certificate has been open. The penalty is calculated on the certificate balance minus any dividends paid during the certificate's term. The system calculates a maximum 90 day penalty if the certificate term is less than or equal to 365 days. If the certificate term is greater than 365 days, a maximum 180 day penalty is calculated.

7. Maturity - The Christmas Club Account will be disbursed in October. The Vacation Club Account will be disbursed in May. The Ten Month Club Account will be disbursed in July and August. IRA Savings Accounts, IRA Certificate Accounts and Certificate of Deposit Accounts will mature as stated on this Truth-in-Savings Disclosure or on your Account receipt or Renewal Notice.

8. Automatic Renewal - Certificate accounts will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or if we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, your deposit will be placed in a dividend 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 rate that 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. You have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

9. Common Features

Bylaw Requirements - You must complete payment of one share in your Share Account as a condition of admission to membership.

Transaction Limitation - We reserve the right at any time to require notification in writing not less than seven days before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D. **Nature of Dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

National Credit Union Share Insurance Fund - Member Accounts in this credit union are insured by the National Credit Union Share Insurance Fund.

Family First Credit Union - Fee Schedule

Service Fee	Charge
Checking Accounts	
Prestige Draft Account Monthly Maintenance	No Charge
Family First Checking Monthly Maintenance – Monthly maintenance fee will be waived if the account maintains an average daily balance of \$4,000	\$4.95
Basic Checking Monthly Maintenance – Monthly maintenance fee will be waived if the account is enrolled in Electronic Statements.	\$3.00
E-Checking Monthly Maintenance	\$12.00
NSF (Non-Sufficient funds) for each presentment, including if the same item is presented	\$32.00
Overdraft Privilege (Per transaction)	\$32.00
Money Market Accounts	
Money Market – Minimum balance \$2,500.00	No Charge
Money Market – If balance goes below \$2,500.00 - Monthly	\$10.00
Money Market – Excessive withdrawal fee after six withdrawals per month	\$5.00
Debit Card	
Visa CHECKCARD Replacement	\$20.00
Visa CHECKCARD Replacement Two Day	\$60.00
Checks	
Returned Check Deposit Fee	\$32.00
Returned Payment Fee	\$32.00
Copy of Cancelled Check	\$5.00
Counter Check (Three free when opening qualified account)	\$1.00 (per check)
Check Cashing (Non-Members)	\$5.00
Stop Payment Request	
Stop Payment Check Request (Signature required)	\$32.00
Stop Payment ACH Request (Signature required)	\$32.00
Statements	
Additional Statement of Account per Page for Current Month	\$1.00
Additional Statement per Month on Previous Months	\$3.00
Miscellaneous Fees	
Excessive Share Savings Withdrawal Fee <i>After one free withdrawal per month on share accounts</i>	\$4.00
Inactive Account Fee <i>Monthly until account is brought active, closed or escheated</i>	\$5.00
Local Fax	\$2.00
Long Distance Fax	\$3.00
Account Research (Per hour / one hour minimum)	\$20.00
Official Check to Third Party	\$5.00
Incoming Wire	\$10.00
Domestic Wire Transfer (Outgoing)	\$20.00
Garnishment and Levy Processing	\$35.00
Return Mail	\$5.00
Closed Savings (Within first year opened)	\$5.00
Verification of Deposit	\$5.00
Club Account Early Withdrawal	\$10.00
Consumer Loan Late Payment Fee	5% of the installment due
Loan Modification	\$32.00
Skip Payment for each Loan	\$32.00
Title Fee	\$18.00
Duplicate Lien Release	\$10.00

Fee Schedule (Continued)	
Service Fee	Charge
Credit Cards	
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1.00% of each transaction in US dollars.
Late Payment	Up to \$32.00
Over-the-Credit Limit	None
Returned Payment	Up to \$32.00
Live Pay-By-Phone	Up to \$5.00
Flash Card	
Initial Card Cost (One time)	\$6.95
Monthly Service Charge	\$6.00
Members may have up to three additional Flashcards per account	\$5.00 each
Gift Card	
Purchase of Card: Up to \$500.00	\$3.00
\$500.01 to \$1,000.00	\$5.00
ATM Withdrawal (We offer VISA ATM access)	\$1.50
ATM Balance Inquiry (Free through automated phone line)	\$0.75
Monthly Account Maintenance (Waived for first twelve months after activation)	\$2.95
Replacement Card (Lost/stolen or after-expiration replacement, includes transfer of funds to the new card)	\$10.00
Manual Check Issuance (Paper check refund of the remaining balance on the card mailed to the cardholder)	\$15.00