

JSC Federal Credit Union offers a variety of checking accounts and services for a lifetime of financial management. With no monthly service fees, competitive dividend rates and special youth and senior accounts, our checking accounts are a smart place to keep your money today and in the future.

	EXPRESS CHECKING	HORIZON EXPRESS CHECKING	EXPRESS YOUTH CHECKING	MONEY MARKET CHECKING
DESIGNED FOR	Everyday checking	Members ages 55+ who use direct deposit	Checking account for the next generation	Members who wish to make larger purchases and earn higher dividend rates ⁴
OPENING DEPOSIT (REQUIRED)	\$25	\$25	\$10	\$1,000
FEATURES	<ul style="list-style-type: none"> • Free Express Deposit™ • Free Visa check card • Free access 55,000+ Allpoint ATMs • Free access 5,000+ CU Service Centers • Free eStatements • Free mobile app • Free eBanking • No minimum balance requirement • No monthly service fee • No debit card usage fee • No charge for overdraft protection¹ • Ability to earn monthly dividends² 	<ul style="list-style-type: none"> • Free Express Deposit™ • Free Visa check card • Free access 55,000+ Allpoint ATMs • Free access 5,000+ CU Service Centers • Free eStatements • Free mobile app • Free eBanking • No minimum balance requirement • No monthly service fee • No debit card usage fee • No charge for overdraft protection¹ • Ability to earn monthly dividends¹ • Free generic checks (2 box per year) • No service fees for non-JSC FCU ATMs⁵ • No fee money orders (limit of 3 per month) • Horizon Club – offers special events & trips 	<ul style="list-style-type: none"> • Free Express Deposit™ • Free Visa check card or ATM card² • Free access 55,000+ Allpoint ATMs • Free access 5,000+ CU Service Centers • Free eStatements³ • Free mobile app • Free eBanking³ • No minimum balance requirement • No monthly service fee • No debit card usage fee • No charge for overdraft protection* • No monthly service fee or minimum balance requirement 	<ul style="list-style-type: none"> • Free Express Deposit™ • Free access 55,000+ Allpoint ATMs • Free access 5,000+ CU Service Centers • Free eStatements • Free mobile app • Free eBanking • High dividend rates • Six withdrawals per month

¹JSC Federal Credit Union offers overdraft protection from your savings account. In the event you do not have the funds in your checking account to cover a transaction, we can overdraft from your savings account to pay it. There is no monthly service charge to have this protection. In the event that you need us to overdraft from your savings account, a \$2.00 overdraft fee per item will be charged to your checking account. Restrictions apply; member must qualify. Please see a JSC FCU representative for more information. ²Dividends paid on balances above \$750. ³eBanking and eStatements are required for this account. ⁴A minimum balance of \$1,000 is required to earn the dividend rate. ⁵Surcharges by machine owners may apply.

ALL OFFICES
281.488.7070 • 800.940.0708

LOAN DEPARTMENT
FAX: 281.488.0549

ACCOUNTING DEPARTMENT
FAX: 281.488.5116

FINANCIAL SERVICES
FAX: 281.218.9938

eBANKING AUDIO RESPONSE SYSTEM
281.488.0708 •
800.940.0708 (option #3)

CU SERVICE CENTERS SHARED BRANCH NETWORK
www.jsfcu.org
www.cuservicecenter.com
800.919.CUSC (2872)

ALLPOINT SURCHARGE-FREE ATM NETWORK
www.jsfcu.org
www.AllpointNetwork.com
800.809.0308

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.

ATM Transfers - types of transfers, frequency and dollar limitations, and charges. You may access your account(s) by ATM using your JSC FCU ATM card and personal identification number, to:

- make deposits to checking or regular share account(s) with an ATM card
- get cash withdrawals from checking, regular share, or open-end Line of credit account(s) with an ATM card
- you may make no more than nine withdrawals per day
- you may withdraw no more than \$500.00 per day
- there is a charge of \$.50 per withdrawal at non- JSC FCU ATMs
- transfer funds between checking and regular share account(s) with an ATM card
- transfer funds from line of credit to checking or regular share account(s) with an ATM card
- make payments from checking account(s) with an ATM card to loan accounts with us
- get information about:
 - the account balance of your checking or regular share accounts with an ATM card
 - there is a charge of \$.25 per inquiry at non-JSC FCU ATMs. Some of these services may not be available at all terminals.

Types of JSC FCU Point-of-Sale Transactions -

You may access your checking account(s) to purchase goods and pay for services at places that have agreed to accept the card. Point-of-Sale Transactions - frequency and dollar limitations - Using your card: • you may make no more than nine transactions per day • you may not exceed \$500.00 in transactions per day in combination with ATM withdrawal fees • we do not charge for direct deposits to any type of account • we do not charge for pre-authorized 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).

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.

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; 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) as explained in the Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability. 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.

(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, 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 will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we 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 an established account with us before this account is opened.

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.

Ask a JSC FCU Representative for complete details about the products and services listed in this brochure.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

02/2016