

**REDSTONE FEDERAL CREDIT UNION®**  
**ACCOUNT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE SUPPLEMENT**  
**SHARE SECURED VISA® TRADITIONAL CREDIT CARDS**

Each person who requests a Share Secured Visa Traditional Credit Card and whose signature appears on the Redstone Federal Credit Union Share Secured VISA Traditional and Visa Secured Shares Account Application requests that the Credit Union establish a designated Visa Secured Shares Account (Share Account) as security for any balance owed on the Share Secured Visa Traditional Credit Card if approved. You pledge, under the Uniform Commercial Code, this Share Account and agree to be bound by the terms set forth in this Agreement and policies adopted from time to time by the Board of Directors. This Agreement covers any designated Visa Secured Shares Account held by you now or in the future, unless notified by the Credit Union of any change in terms.

This Share Account is offered to members in good standing whose account histories are acceptable to the Credit Union.

**TRUTH IN SAVINGS DISCLOSURES:**

1. Rate Information. This is a non-dividend bearing account.
2. Minimum Balance Requirements. The minimum balance amount required to open this Share Account will be equal to the amount of the credit limit on the Share Secured Visa Traditional Credit Card Account.
3. Fees and Charges. Please refer to the Fee Schedule provided with these disclosures.
4. Transaction Limitations. Once the account is opened, you understand and agree that pledged monies will not be accessible for withdrawal and no deposits may be made to the Share Account unless we approve a credit limit increase; in which case, you will deposit additional funds in the Share Account equal to the amount of the increase you requested and the Credit Union will hold this amount, in addition to that amount already held, in the Share Account addressed herein. Credit limit increases will be in \$100 increments only not to exceed \$5,000. No other deposits may be made to the Share Account. You understand and agree not to withdraw or attempt to withdraw pledged monies, unless the following conditions are fulfilled:
  - a. Paying the Share Secured Visa Traditional Credit Card Account balance in full including pending authorizations, providing written notice to close it, and surrendering all cards.
  - b. The Share Secured Visa Traditional Credit Card Account balance is zero and written notification of cancellation has been received. You understand and agree that pledged monies may be held for 30 days after receipt of cancellation date.

Should you dispute charges owed to us, you understand and agree not to rescind this Agreement or withdraw or attempt to withdraw monies from the pledged Share Account until such disputes are resolved. You agree that the Credit Union reserves the right to transfer pledged monies from your Share Account at any time the Share Secured Visa Traditional Credit Card Account is past due, is inactive for a period of time, upon written notice either you or we terminate or suspend your credit privileges, or you are otherwise in default. Upon these occurrences, the Share Account and the Share Secured Visa Traditional Credit Card Account will be closed. Any available funds in the Share Account will be transferred to your regular savings (share) account. However, we reserve the right to distribute available funds to you via cash, check, or transfer to another account.

**OTHER TERMS AND CONDITIONS.**

1. Credit limits on this account range from \$250 to \$5000.
2. No overdraft transfers are allowed with this account.
3. Call 24, online banking, and ATM access are not available with this account.
4. No joint owner or beneficiaries are allowed on this account; however, up to 3 authorized users may be listed on the Share Secured Visa Traditional Credit Card Account.
5. Normal check hold policies will apply to the account.
6. Any garnishment or levy against the account is subject to the Credit Union's right of setoff and security interest. The Credit Union may refuse to allow any withdrawals until the dispute is resolved.

An Escheat Account Fee will be charged per member on any accounts, and the account[s] will be closed, if the account has been inactive for the period of time specified in the Alabama Unclaimed Property Law, or appropriate statute in Tennessee, has no active loans and the Credit Union has had no contact with the account owner for this period of time. (Please refer to item number 3, entitled "Fees and Charges," for the maximum Escheat Account Fee that will be charged. If the account balance is below the maximum fee amount, the fee will equal the available funds remaining.)

The following fees may be assessed in connection with your account(s) as described in the Account and Electronic Services Agreement, Estate Account Agreement, and various other account disclosures. Fees are subject to change. All fees that are deducted from your account will appear on your account statement.

Miscellaneous Account Fees	
Address Locator Fee	\$5 per occurrence
Check Cashing Fee	\$5 per check
Coin Deposit System/Coin Counting Fee (per use)	4% of total coin over 25¢
Collection Item Fee	Price varies per item
Escheat Fee	\$25 per member (if available in account)
Extension Payment Fee (Skip-a-Pay)	\$35 per request
International Fee/Int. Conv. Fee (for international debit card conversions)	Up to 1% of transaction amount per transaction
Money Order Fee	\$2 per item
Network ATM Fees (transactions made using non-RFCU® ATMs)	\$.50 per ATM inquiry or transfer \$1 per ATM withdrawal
Official Check Fee	\$5 per item
Research Fee (if over one hour)	\$20 per hour (over one hour)
Remove Joint Fee (after first request within 6 month period)	\$25 per request
Savings Reopening Fee	\$20 per request
Stop Payment Order Fee	\$25 per check, official check, money order, Zelle, TransferNow, or ACH request
Verification of Deposit (VOD) Fee	\$10 per VOD request completed

Document Copy Fees	
Bill Pay Check Copy Fee	\$20 per check
Check Copy Fee	\$3 per check
Debit/Credit Card Receipt Copy Fee	Up to \$12 per copy
Miscellaneous	\$3 per copy
Statement Copy Fee	\$3 per copy

Safe Deposit Box Fees	Contents in safe deposit box are <i>not</i> insured against loss by RFCU or NCUA
Rental Fees (per year)	3x5x24 – \$25 5x5x24 – \$35 3x10x24 – \$50 5x10x24 – \$70 10x10x24 – \$100
SDB Late Charge	\$5 per month
Safe Deposit Box Drilling/Key Replacement Fee	\$150 per box

Checking Account Fees	
<i>Checking Maintenance Fees waived for members aged 24 and younger</i>	
Easy Checking Maintenance Fee	\$3.00 per month (waived with 1 Direct Deposit or 4 or more POS debit card transactions posted to account per month)
Rewards Checking Maintenance Fee	\$8.00 per month (waived with 1 Direct Deposit or 4 or more POS debit card transactions posted to account per month)
Safeguard Checking Maintenance Fee	\$8 per month with eStatements / \$10 per month with paper statement
Checking Reinstatement Fee	\$25 per request
Customized Checks	Price varies based on type ordered
Debit Card Replacement Fee	\$5 per standard debit card
Debit/Credit Card Rush Order Fee	\$35 per order
Dormant Checking Fee	\$5 per month

Non-Sufficient Funds (NSF) Fees - (Items returned unpaid) <sup>1</sup>	
Chargeback Fee (returned check deposit)	\$25 per presentment
Insufficient Funds Charge <sup>2</sup>	\$25 per presentment
Management (Mgt) Hold Fee	\$25 per occurrence
Returned Item Chargeback Fee	\$25 per presentment
Uncollected Funds Charge <sup>2</sup>	\$25 per presentment

Overdraft Fees - (Items are paid) <sup>1</sup>	
Insufficient Funds Charge <sup>2</sup>	\$25 per presentment
Max OD Limit Fee	\$25 per occurrence
OD Protection Transfer Fee	\$3 per occurrence
Overdraft Privilege Fee	\$25 per occurrence
Premium OD Usage Fee	\$25 per occurrence
UC Protection Transfer Fee	\$3 per occurrence
Uncollected Funds Charge <sup>2</sup>	\$25 per presentment

Money Movement Fees	
TransferNow Fees (per outbound request)	\$3 for same business day \$2 for next business day Free for standard 3 business day
Wire Fees	\$16 per domestic wire \$30 per international wire

<sup>1</sup>Fees are charged if you do not have a sufficient available balance in your account. Check and ACH payment transactions that are returned unpaid may be presented to us for payment again until paid. You may be charged an NSF Fee or Overdraft Fee each time a transaction is presented for payment, even if it was previously declined and a fee was previously charged.

<sup>2</sup>The fee will be charged whether the item is paid or it is returned unpaid.