

**GENISYS CREDIT UNION  
ACCOUNT AGREEMENT & TRUTH-IN-SAVINGS DISCLOSURE**

This document contains the rules which govern your account with us. Please read this section carefully. If you sign our Membership/Account application or continue to have an account with us, you agree to the rules which govern your account with us.

As used in this guide, the words "we", "our", and "us" mean the credit union and the words "you", and "your" mean the owner(s) of this account and any "agent" appointed by or on behalf of the owner(s) to sign on the account in a representative capacity.

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.

**NOTICE OF ARBITRATION PROVISION**

This Agreement contains an Arbitration Provision which provides that you or the Credit Union may elect to have all disputes resolved by **BINDING ARBITRATION INSTEAD OF IN COURT.**

You should read the Arbitration Provision below carefully. It provides, among other terms:

You **GIVE UP YOUR RIGHT TO GO TO COURT** to assert or defend your rights under this Agreement (**EXCEPT** for matters that may be taken to **SMALL CLAIMS COURT**).

Your rights will be determined by a **NEUTRAL ARBITRATOR** and **NOT** a judge or jury.

You are entitled to a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT.**

Arbitrator decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW BY A COURT.**

**YOU MAY NOT PARTICIPATE AS A CLASS REPRESENTATIVE  
OR MEMBER IN ARBITRATION OR IN ANY OTHER CONSOLIDATED PROCEEDING.**

**LIABILITY** - Each of you agrees to the terms of this account and the fees that we impose. You authorize us to deduct these fees directly from the account. Each of you agrees to be jointly and individually liable for any account deficit resulting from fees or overdrafts, whether you or someone else that is authorized to withdraw from the account caused them. You will also be liable for our costs to collect any deficit, including reasonable attorney fees, to the extent permitted by law.

**DEPOSITS** - All non-cash payments received in this account will be given provisional credit until collection is final. This means we can revoke the credit and charge it back to your account if an item you deposit is returned unpaid. We are not responsible for transactions initiated by mail or outside depository until we actually record them. Please refer to the Funds Availability Disclosure for additional information regarding deposits.

**WITHDRAWALS** - All available funds paid to the credit union as shares/deposits (less setoff allowed by law and/or provided by contract) shall be paid on proper withdrawal demand. In the case of an individual account, the owner or his/her agent or representative must make such demand. In the case of a multiple name account, any one owner of the account can make such demands. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the Membership/Account application to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We reserve the right to require advance notice of withdrawals as provided in the credit union by-laws. Only methods approved by the credit union may be used to make withdrawals from this account.

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

**AMENDMENTS AND TERMINATION** - We may amend the terms of this account agreement at any time by giving thirty days advance written notice with your statement, by separate mailing, or electronically if you have consented to electronic communications. We may also close the account at any time by giving notice and mailing the account balance to you. You agree to keep us informed about your current address at all times.

**STOP PAYMENTS** - A stop payment order must be given in a manner required by law, it must be received in time to give us a reasonable opportunity to act on it, and it must precisely identify the number, date and amount of the item.

**STATEMENTS** - You will receive a periodic statement (normally monthly) for your checking account. You will receive a periodic statement (normally quarterly) for your share savings account or other savings accounts unless you have an electronic funds transfer transaction during a monthly period (in which case you will receive a monthly statement), or you will receive a combined statement on a monthly basis if you have a checking account and other savings accounts. Each such statement shall show the transactions on your accounts and any fees and other charges. We reserve the right not to send statements for accounts we consider inactive, or for those accounts for which we do not have a valid address on file.

You should examine each periodic statement carefully and reconcile the accounts reflected on that statement. If there are any discrepancies, you should notify us immediately. Except as expressly provided for elsewhere, you have the responsibility for any fraud loss if you fail to exercise reasonable care in examining the statement or fail to report forgeries or alterations to the Credit Union within 60 days of the mailing date of the earliest statement containing those items. Please refer to the Electronic Funds Transfer Disclosure (Electronic Service Agreement) for additional information.

**DIRECT DEPOSIT** - If, in connection with a direct deposit plan, we deposit any amount in this 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 this 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.

**LIENS AND SECURITY INTERESTS IN YOUR ACCOUNTS** - Except for debts that are secured by your principal residence, if you owe us money as a borrower, guarantor, endorser or otherwise, we have a lien on the funds in any account in which you have an ownership interest, regardless of their source. We may apply these funds 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, except for obligations secured by your residence, unless prohibited by applicable law. The lien and security interest described in this Section do not apply to any Individual Retirement Account or other account permitting tax deferrals or providing other tax benefits under state or federal law.

**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 beneficiary become effective.

**TYPES OF OWNERSHIP:**

**INDIVIDUAL ACCOUNT** - If you open an account by yourself, it is called an individual account. Unless you authorize another signer, you are the only person who may use the account.

**MULTIPLE NAME AGREEMENT**- When establishing a joint owner on your account, you hereby agree with each other and with the credit union that all sums paid into the account by any or all of said joint owners, together with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to withdrawal or receipt by any of them. Payment in accordance with such proper demand shall be valid and shall discharge the credit union from any liability for such payment. The credit union is hereby authorized to recognize the signer(s) provided on the Membership/Account application in the payment of funds or the transaction of any business for this account. However, no individual may be removed as an owner of this account, except upon death, without that individual's consent. No beneficiary of this account may be changed except with the consent of all living owners. The right or authority of the credit union under this agreement shall not be changed or terminated by any owner except by written notice to the credit union. Such notice shall not affect any transactions made prior to the receipt of this notice by the credit union.

When opening additional accounts, the Joint owner(s) on a You Name It Savings, Certificate, Holiday Saving and any Money Market account will be the same as the joint owner(s) listed on the savings account unless otherwise specified in writing. New additional accounts established in Online/Mobile Banking will follow the authorization as created during the account opening process. (New documents will be required to change ownership on any account.)

**LEGAL ACCOUNTS** - Establishing an account as a Rep Payee, Federal Fiduciary, Guardian, Conservator or Protected Person allows you to have access to the account while the protected person is still living. Once the protected person has passed away, your authority under any of these roles is dissolved. The credit union will require court documents, generally Estate or Small Estate documents instructing how the funds should be disbursed in the case of the death of the protected person.

A Uniform Transfers to Minors Account (UTMA) is an individual account created by a Custodian who deposits funds as an irrevocable gift to a Minor. This Minor to whom the gift is made is the beneficiary of the custodial property in the account. The Custodian has possession and control of the account for the exclusive right and benefit of the Minor, and barring a court order otherwise, is the only party authorized to make deposits, withdrawals, and close the account until the Minor reaches age 18 or such other age as is specified on the document establishing the account. After the Minor reaches this age, the Minor shall have sole control of the account. We have no duty to inquire about the use or purpose of any transaction. If a Custodian dies, we may suspend the account until (i) we receive instructions from any person authorized by law to withdraw funds, (ii) a court order authorizing withdrawal, or (iii) the Minor reaching age 18 or such other age as is specified on the document establishing the account.

**BENEFICIARY INFORMATION** - Any beneficiary that is established on your account with Genisys Credit Union will receive available funds in your account upon the death of the owner, or the last surviving owner, if there is more than one. The funds covered by this agreement shall become the property of the beneficiary(ies) provided by you on your account agreement. Each beneficiary shall have the power to withdraw only his or her equal share of the remaining available account balance, together with any accumulations on such amount. The MULTIPLE NAME AGREEMENT shall not apply to beneficiaries. No beneficiary shall have the right under any circumstance to make changes to the account.

**OTHER TERMS AND CONDITIONS**

**CHECKING ACCOUNT** - Whether your account has only one signer (Individual account) or if there are more (Joint account), you have authorized Genisys Credit Union to pay items authorized by you or the joint owner, and to charge all such payments against the funds in this account. All non-cash payments received in this account will be credited subject to the terms and conditions of the Funds Availability Disclosure. The credit union is under no obligation to pay a check, ACH, bill payment transaction, debit card transaction, other electronic transaction, or other item ("Item") that exceeds the available balance in this account. However, the Credit Union may, at its discretion, pay such Item. If the credit union does pay such an Item, you agree to reimburse us immediately to the extent that such an item exceeds the available balance in the account. For information on how we determine your available balance, please refer to the Overdraft Policy which is incorporated into this Agreement. When paid, checks become the property of the Credit Union and will not be returned either with a periodic statement of this account or otherwise. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of the Items authorized. Please refer to the Truth-in-Savings Disclosure for additional information regarding checking accounts.

**GENIUS CHECKING** – In addition to the checking account information above, Genius Checking accounts are tiered rate checking accounts. If the Account Qualifications (set forth below) for any Monthly Qualification Cycle are not met, the applicable default rate will apply to the balance in the account for that cycle. If Monthly Qualifications are met during the Monthly Qualifying Cycle, the applicable qualifying rate will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier. This account is not available for commercial purposes. There is a limit of one account per social security number and account holder. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Please see the Fee Schedule for fees that may apply. Please refer to the Truth-in-Savings Disclosure for additional information regarding this account.

**Account Qualifications** -

In order to earn the qualifying rate in effect at the time, the following requirements must be satisfied each Monthly Qualification Cycle:

- 1) A minimum of 10 Genisys Debit Mastercard purchases of \$5 or more must post to your Genius Checking Account.
- 2) You must be enrolled in monthly e-Statements for the account.

A Monthly Qualification Cycle is defined as the first day of the current statement cycle through the end of the business day on the last day of the month.

A posted debit card transaction is a transaction that has been paid by Genisys from the available balance in your account. Transactions can take one or more banking days from the date of the transaction to post to your account. Transactions that are pending on your account, and have not posted, as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

A Debit Mastercard purchase is a purchase of \$5 or more from a merchant, or a recurring bill payment of \$5 or more using your debit card. Excluded from the minimum 10 Genisys debit card purchases are any transactions done at any ATM, including withdrawals, deposits, transfers and balance inquiries. Also excluded are any returns, reversals, or other debit card withdrawals or deposits made to the account during the period being analyzed for qualification and any cash application activity (Examples include Zelle, Venmo, Square Cash, etc.) in which deposits and withdrawals are made from and to the same Genisys account during the qualification period.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legends 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 \$1000.00". The credit union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitations on the time of payment) appearing on the check.

**PAYMENT ORDER OF ITEMS** - When processing items drawn on your account, our policy is to pay them in the order that they are received. Subject to applicable law, the Credit Union may pay checks or other transactions drawn upon your account (including those payable to the Credit Union or on which the Credit Union may be liable) in any order determined by the Credit Union, even if paying a particular check or other transaction results in an insufficient available balance in your Checking Account to pay one or more other transactions that otherwise could have been paid out of your Checking Account. Currently, our policy is to pay items in the order that they are received, but the Credit Union specifically reserves the right to change its policy at any time. Please refer to our Overdraft Policy for additional information.

**TELEPHONE MONITORING AND CALLING** - From time to time you agree we may monitor and record telephone calls made or received by us or our agents regarding your account to assure the quality of our service. In order for us to service the account or to collect any amounts you may owe, and subject to applicable law, you agree that we may from time to time make calls and send text messages to you using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with your account, including a mobile telephone number that could result in charges to you.

**ATM TRANSACTION FEES** – You agree to pay all ATM transaction fees outlined in our Fee Schedule. You understand and agree that we will charge you a fee for each balance inquiry made at an out-of-network ATM and a separate fee for each cash withdrawal or transfer made at an out-of-network ATM, even if the balance inquiry and withdrawal or transfer are made during the same visit. We may subtract these fees from your Available Balance (as defined in our Overdraft Policy), even if the fee makes your Available Balance negative. In addition to fees charged by us related to your use of out-of-network ATMs, the owner or operator of the out-of-network ATM may also charge you one or more separate additional fees for the ATM transaction, and the out-of-network ATM owner or operator may charge you a fee for a balance inquiry even if you do not complete a funds transfer or withdrawal.

**GOVERNING LAW** - This Agreement shall be governed by the laws, including applicable principles of contract law, and regulations of the State of Michigan, except as superseded by federal laws, regulations and clearinghouse rules.

**PERMITTED TIME FOR FILING A LAWSUIT OR ARBITRATION** - You must file any lawsuit or arbitration against us within one year after the cause of action arises, unless federal or state law or an applicable agreement provides for a shorter time. This limit is in addition to limits on notice as a condition of making a claim.

**BINDING ARBITRATION AND CLASS ACTION WAIVER - RESOLUTION OF DISPUTES BY ARBITRATION:** THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

**Agreement to Arbitrate Disputes.** Either You or We may elect, without the other's consent, to require that any dispute between us concerning Your membership, Your deposit accounts ("Accounts") and the services related to your membership and Accounts, including but not limited to all disputes that You may raise against Us, must be resolved by binding arbitration, except for those disputes specifically excluded below.

**No Class Action or Joinder of Parties.** 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. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

**Disputes Covered by Arbitration. YOU ACKNOWLEDGE THAT IN ARBITRATION THERE WILL BE NO RIGHT TO A JURY TRIAL.** Any claim or dispute relating to or arising out of Your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on, or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to Your Accounts. Disputes include not only claims made directly by You, but also made by anyone connected with You or claiming through You, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also its affiliates, successors, assignees, officers, directors, employees, and agents, and claims for which We may be directly or indirectly liable, even if We are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders or otherwise; and claims made independently or with other claims. If party initiates a proceeding in court regarding a claim or dispute which is included under this Resolution of Disputes by Arbitration provision, the other party may elect to proceed in arbitration pursuant to this Resolution of Disputes by Arbitration provision.

**Disputes Excluded from Arbitration.** Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this Resolution of Disputes by Arbitration provision. Our Claims or disputes against You arising from your status as a borrower under any loan agreement with the Credit Union or to collect any funds you may owe Us are also excluded from this Resolution of Disputes by Arbitration provision.

**Commencing an Arbitration.** The arbitration must be filed with one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association or JAMS. If You initiate the arbitration, You must notify Us in writing at:

Genisys Credit Union  
2100 Executive Hills Blvd.  
Auburn Hills, MI 48326

If We initiate the arbitration, We will notify You in writing at Your last known address on file. You may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating an arbitration by contacting these arbitration forums:

American Arbitration Association  
1-800-778-7879 (toll-free)  
www.adr.org

JAMS  
1-800-352-5267 (toll-free)  
www.jamsadr.com

The arbitration shall be conducted in the same city as the U.S. District Court closest to Your home address, unless the parties agree to a different location in writing.

**Administration of Arbitration.** The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years of experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitrator shall follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those provisions and rules may limit the discovery available to You or Us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or by us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the Arbitrator shall issue a written, reasoned decision following applicable law and relief granted must be relief that could be granted by the court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

**Costs.** 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. However, We will advance or reimburse filing and other fees if the arbitrator rules that You cannot afford to pay them or finds other good cause for requiring Us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies, except in an action by US against You that has been initiated by Us to collect funds that you may owe to Us.

**Arbitration Award.** The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

**Governing Law.** You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Michigan shall apply.

**Severability, Survival.** These arbitration provisions shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between You and Us.

**Applicability.** Arbitration will not apply to Your Account as long as You are an active duty Service Member.

**Right to Reject this Resolution of Disputes by Arbitration provision. YOU MAY CHOOSE TO REJECT THIS RESOLUTION OF DISPUTES BY ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE AS DESCRIBED BELOW:**

**Agreement to the Resolution of Disputes by Arbitration provision:**

1. If you agree to be bound by the above Resolution of Disputes by Arbitration provision, then no action is needed on your part.
2. If you take no action, then effective immediately your Accounts will be bound by this Resolution of Disputes by Arbitration provision.

**Rejection of the Resolution of Disputes by Arbitration provision:**

1. If you do not agree to be bound by this Resolution of Disputes by Arbitration provision, you must send us written notice that you reject the Resolution of Disputes by Arbitration provision within 30 days of account opening or within 30 days of receiving this notice, whichever is sooner, including the following information:

- a. Your written notice must include: your name, as listed on your account, your account number, and a statement that you reject the Resolution of Disputes by Arbitration provision, and;
- b. You must send Your written notice to Us at the following address:

Genisys Credit Union  
Attn: Account Services  
2100 Executive Hills Blvd.  
Auburn Hills, MI 48326



**TRUTH IN SAVINGS DISCLOSURE**

	Basic Checking (S11) Opportunity Checking (S14)	Genius Checking (S16) Genius Opportunity Checking (S14 with opt in)	Interest Checking	Jumbo High Yield Money Market	High Yield Money Market	College Rewards Money Market
<b>Rate Information</b>						
Dividend Rate (as determined by board of directors)	No dividends are paid on this account	May change monthly	May change monthly	May change monthly	May change monthly	May change monthly
Annual Percentage Yield	N/A	A minimum balance may be required to earn dividends. See "Minimum Balance Requirements" below. See current rate sheet for current Annual Percentage Yield paid on accounts and tiers.				
<b>Compounding &amp; Crediting (1)</b>						
Frequency	N/A	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	N/A	Monthly	Monthly	Monthly	Monthly	Monthly
Beginning Date-First Dividend Period	N/A	January 1	January 1	January 1	January 1	January 1
Ending Date - First Dividend Period	N/A	January 31	January 31	January 31	January 31	January 31
All Other Dividend Period	N/A	Follow same pattern of dates as previous periods (monthly)				
Dividend Declaration Date	N/A	Last day of dividend period				
<b>Minimum Balance Requirements</b>						
Initial Deposit to Open Account	\$5.00	\$5.00	\$1,500.00	\$250,000.00	\$2,500.00	\$100.00
Balance Requirements	N/A	No minimum balance required	Minimum Daily Balance of \$1,500.00 required to avoid fall below fee and to earn dividends	Minimum Daily Balance \$250,000.00 to earn dividends	Minimum Daily Balance \$2,500.00 to earn dividends	Minimum Daily Balance \$100.00 to earn dividends
Daily Balance Computation Method	N/A	A periodic rate is applied to the balance in the account each day				
Accrual of Dividends on Non-cash Deposits (Checks)	N/A	Dividends begin to accrue on the business day you place non-cash items into your account				
Transaction Limitations (2)	N/A	N/A	N/A	Six electronic withdrawals or transfers	Six electronic withdrawals or transfers	Six electronic withdrawals or transfers
Minimum Service Requirements (3)	N/A	See below (4)	N/A	N/A	N/A	See below (3)
Fees	See separate Fee Schedule	See separate Fee Schedule	See separate Fee Schedule	Fee will be assessed for each transaction over the six permitted per month (2). See separate Fee Schedule		

(1) Compounding and Crediting: If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

(2) There may be Transaction Limitations for designated accounts: During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. The following transfers or withdrawals do not count toward the six transfer limitation: payment transfers to a Genisys Credit Union loan; withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; withdrawals made by telephone for a check to be mailed to you.

(3) College Rewards Money Market Minimum Service Requirements: Account holder must be between ages 17 and 24; have an active Genisys checking account; and be enrolled in eStatements. At age 25, the account will convert into a High Yield Money Market Account and the \$2,500 minimum balance requirement will apply.

(4) Genius/Genius Opportunity Checking: The daily dividend rate will be paid on all checking account balances up to \$7,500 with a minimum of 10 Genisys debit card purchases of \$5 or more which must post to your Genius Checking Account. You must be enrolled in e-Statements.



**TRUTH IN SAVINGS DISCLOSURE**

	Share Savings, "You Name It" Savings,	Youth Savings	Holiday Savings	Health Savings Checking Account	IRA Money Market	IRA Savings - Traditional, Roth, Coverdell Education
<b>Rate Information</b>						
Dividend Rate (as determined by board of directors)	May change quarterly	May change monthly	May change quarterly	May change monthly	May change monthly	May change monthly
Annual Percentage Yield	See current Rate Sheet	See current Rate Sheet	See current Rate Sheet	See current Rate Sheet	See current Rate Sheet	See current Rate Sheet
<b>Compounding &amp; Crediting (1)</b>						
Frequency	Quarterly	Monthly	Quarterly	Monthly	Monthly	Quarterly
Dividend Period	Quarterly	Monthly	Quarterly	Monthly	Monthly	Quarterly
Beginning Date - First Dividend Period	January 1	January 1	January 1	January 1	January 1	January 1
Ending Date - First Dividend Period	March 31	January 31	March 31	January 31	January 31	March 31
All Other Dividend Period	Follow same pattern of dates as previous periods (quarterly or monthly)					
Dividend Declaration Date	Last day of dividend period					
<b>Minimum Balance Requirements</b>						
Initial Deposit to Open Account	N/A	N/A	N/A	N/A	\$2,500.00	N/A
Balance Requirements	N/A	N/A	N/A	N/A	Minimum Daily Balance \$2,500.00 to earn dividends	N/A
Daily Balance Computation Method	A periodic rate is applied to the balance in the account each day					
Accrual of Dividends on Non-cash Deposits (checks)	Dividends begin to accrue on the business day you place non-cash items into your account					
Transaction Limitations (2)	Six Electronic withdrawals or transfers			N/A	Six electronic withdrawals or transfers	
Minimum Service Requirements (3)	N/A	See Below (3)	N/A	N/A	N/A	N/A
Fees	N/A	N/A	See separate Fee Schedule	See separate Fee Schedule	N/A	N/A

(1) Compounding and Crediting: If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

(2) There may be Transaction Limitations for designated accounts: During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. The following transfers or withdrawals do not count toward the six transfer limitation: payment transfers to a Genisys Credit Union loan; withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; withdrawals made by telephone for a check to be mailed to you.

(3) Youth Savings Account: The accountholder must be 18 or younger. At age 19, the youth account will earn the daily dividend rate as determined on the standard Share Savings Account on the entire balance.

**Common Features**

- Bylaw Requirements:** You must complete payment of \$5.00 in your share savings account as a condition of admission to membership.
- Transaction Limitation:** We reserve the right at any time to require not less than seven days' notice in writing before each withdrawal from an interest bearing account other than a certificate or from any other savings account defined by Regulation D, usually a checking account.
- Nature of dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.
- Share Insurance Fund:** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

*Please refer to our separate rate sheet for rates and annual percentage yields on the listed accounts.*