

**TOWN COUNCIL OF DEWEY-HUMBOLDT
STUDY SESSION MEETING NOTICE AND AGENDA**

Tuesday, May 12, 2020, 6:30 P.M.

**DEWEY-HUMBOLDT TOWN HALL
COUNCIL CHAMBERS
2735 S. HWY 69, SUITE 10
HUMBOLDT, ARIZONA 86329**

NOTICE OF MEETING OF THE DEWEY-HUMBOLDT TOWN COUNCIL

Pursuant to A.R.S. § 38-431.02, notice is hereby given to the members of the Dewey-Humboldt Town Council and to the general public that the Town Council will hold a public meeting (see notes about public participation below) on **Tuesday, May 12, 2020, at 6:30 p.m.**, at the **Dewey-Humboldt Town Hall Council Chambers, 2735 S. Highway 69, Suite 10, Humboldt, Arizona 86329**. Members of the Town Council will attend by audio/video conference call.

THIS MEETING WILL BE HELD BY REMOTE PARTICIPATION ONLY

Due to the federal government's declaration of a COVID-19 pandemic and the resulting Executive Orders from Arizona Governor Ducey to limit events of people in personal contact and Mayor Nolan's declaration of an emergency based on the COVID-19 pandemic, the following accommodations are provided for public participation at the Council Meeting:

- Viewing live streaming audio only on the Town's website, at <http://az-deweyhumboldt.civicplus.com/2164/Town-Meeting-Documents-and-Videos>
- Viewing and potentially participating in the meeting via Join Zoom Meeting
 - Computer: <https://zoom.us/j/84223152393>
 - Telephone: (301) 715-8592; Meeting ID: 842 2315 2393
- Submitting comments via email to the Town Clerk at TimMattix@dhaz.gov. Comments should be submitted no later than 3:30 p.m. on the day of the meeting. Please identify the agenda item and your first and last name.

DEWEY-HUMBOLDT TOWN COUNCIL STUDY SESSION AGENDA

The issues that come before the Town Council are often challenging and potentially divisive. To make sure we benefit from the diverse views to be presented, the Council believes public meetings to be a safe place for people to speak, and asks that everyone refrain from clapping, heckling and any other expressions of approval or disapproval. Council may vote to go into Executive Session for legal advice regarding any matter on the open agenda pursuant to A.R.S. § 38-431.03(A)(3), which will be held immediately after the vote and will not be open to the public. Upon completion of the Executive Session, the Council may resume the meeting, open to the public, to address the remaining items on the agenda. Agenda items may be taken out of order. Please turn off all cell phones. Council Meetings are broadcast via live streaming video on the internet in both audio and visual formats. One or more members of the Council may attend either in person or by telephone, video or internet conferencing. **NOTICE TO PARENTS:** Parents and legal guardians have the right to consent before the Town of Dewey-Humboldt makes a video or voice recording of a minor child. A.R.S. § 1-602.A.9. Dewey-Humboldt Council Meetings are recorded and may be viewed on the Dewey-Humboldt website. If you permit your child to participate in the Council Meeting, a recording will be made. You may exercise your right not to consent by not permitting your child to participate or by submitting your request to the Town Clerk that your child not be recorded.

1. Call To Order.

2. Roll Call. Town Council Members Karen Brooks; Lynn Collins, John Hughes, Mark McBrady, Victoria Wendt, Vice Mayor Amy Lance and Mayor Terry Nolan.

3. Public Comment on Non-agendized Items

The Council wishes to hear from Citizens at each meeting. Those wishing to address the Council need not request permission or give notice in advance. For the official record, individuals are asked to state their name. Public comments may appear on any video or audio record of this meeting. Please direct your comments to the Council. Individuals may address the Council on any issue within its jurisdiction. According to the Arizona Open Meeting Law, Councilmembers may respond to criticism made by those who have addressed the public body, may ask Town staff to review a matter, or may ask that a matter be put on a future agenda; however, Councilmembers are forbidden from discussing or taking legal action on matters raised during Public Comment unless the matters are properly noticed for discussion and legal action. A 3 minute per speaker limit shall be imposed. Everyone is asked to please be courteous and silent while others are speaking.

4. Study Session. Study Sessions are held for the purpose of detailed review and Council discussion. As such, Council may discuss and provide feedback on any matter listed on the agenda. No final decisions or voting occurs at Study Sessions. Agenda language may vary from that in CAARFs for Open Meeting Law purposes.

A. Fiscal Year (“FY”) 2020/21 Budget – overview, discussion and Council input on prioritizing Strategic Budget Issues. Strategic budget issues include Quality of Life; Managed Growth; Infrastructure & Facilities; Economic Development; Organizational development; Financial Sustainability. *Material to be provided as soon as staff receives it.*

B. FY 2020/21 Budget – overview, discussion and Council input on preliminary revenue and expenditure forecast numbers for the fiscal year. As part of this agenda item, Council may discuss prioritizing funding for budget line items. *Material to be provided as soon as staff receives it.*

Page 3 **C. Discussion and clarification of the \$20,000 FY 2019/20 Town Budget line item for Firewise, account 10-465-5100; discussion of donating these funds to Dewey-Humboldt Firewise, a 501(C)(3) organization, as seed money for future abatement grant assistance** (CAARF – Councilmember Wendt)

5 **D. Review, discussion, and Council input on the information received from Foothills Bank, National Bank of Arizona, and OneAZ Credit Union for the provision of banking services for the Town** (Staff CC)

5. Consideration of additional Special Session(s) Whether to hold and, if so, set the date

6. Adjourn.

For Your Information:

Next Town Council Meeting: Tuesday, May 19, 2020 at 6:30 p.m.

Next Planning & Zoning Meeting: Thursday, June 4, 2020 at 6:00 p.m.

Next Town Council Work Session: Tuesday, June 9, 2020 at 6:30 p.m.

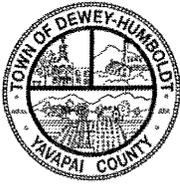
Persons with a disability may request reasonable accommodations by contacting the Town Hall at (928) 632-7362 at least 24 hours in advance of the meeting.

Certification of Posting

The undersigned hereby certifies that a copy of the attached notice was duly posted at the following locations: Dewey-Humboldt Town Hall, 2735 South Highway 69, Humboldt, Arizona, Chevron Station, 2735 South Highway 69, Humboldt, Arizona, Blue Ridge Market, Highway 69 and Kachina Drive, Dewey, Arizona, on the _____ of _____, 2020, at _____ a.m./p.m. in accordance with the statement filed by the Town of Dewey-Humboldt with the Town Clerk, Town of Dewey-Humboldt.

By: _____, Town Clerk’s Office.

If you would like to receive Town Council agendas via email, please sign up at AgendaList@dhaz.gov and type Subscribe in the subject line, or call (928) 632-7362 and speak with Tim Mattix, Town Clerk.



TOWN OF DEWEY-HUMBOLDT
P.O. BOX 69
HUMBOLDT, AZ 86329
Phone 928-632-8562 • Fax 928-632-7365

Dewey-Humboldt

MAY - 6 2020

Received

COUNCIL AGENDA ACTION REQUEST FORM

Meeting Type: Regular Special Work Session

Meeting Date: May 12, 2020

Date of Request: May 6, 2020

Type of Action: Routine/Consent Regular

Requesting: Action Report Only

Agenda Item Text (a brief description for placement on the agenda; please be exact):

Discussion and clarification of the \$20,000 FY 2019/20 Town Budget line item for Firewise account 10-465-5100.

Discussion of donating these funds to D-H Firewise a 501(c)3 as seed money for future abatement grant assistance.

Purpose and Background Information (Detail of requested action). _____

This seed money would enable the Firewise committee to take over from town the processing and payouts of future abatement grants beyond what the town has currently committed to.

Staff Recommendation(s): Staff recommends that Council discuss it, and will be prepared to answer any questions.

Budgeted Amount: -0-

List All Attachments: _____

Type of Presentation: _____

Special Equipment needed: Laptop Remote Microphone

Overhead Projector Other: NONE

Contact Person: CM Wendt

Note: Per Town Code §30.105(D): Any new item will be placed under "New Business" for the council to determine its disposition. It can be acted upon at that meeting, sent to staff for more work, sent to the appropriate board or commission, set for a work session or tabled for a future date, etc.

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COUNCIL COMMUNICATION

Study Session Meeting Date: **May 12, 2020**

Agenda Item: **4.D.**

Submitted by: Edward L. Hanks, Jr., Town Manager

Subject:

Review, discussion and Council input on the information received from Foothills Bank, National Bank of Arizona, and OneAZ Credit Union for the provision of banking services for the Town.

Purpose:

To review with Council the information received from Foothills Bank, National Bank of Arizona and OneAZ Credit Union for the provision of banking services for the Town. Staff is seeking Council input on the three financial institutions. Following tonight's discussion, staff will bring to the May 19 Regular Council Meeting an item for Council to vote on directing staff to proceed with one of the financial institutions.

Background:

At the March 17, 2020 Council Meeting, Council directed staff to gather information from three financial institutions and return to Council with the information.

Since that time, staff has contacted the following institutions and reviewed the information that they provided:

- Foothills Bank
- National Bank of Arizona
- OneAZ Credit Union

After reviewing all of the information and speaking with representatives from each institution, staff believes that Foothills Bank will best meet the needs of the Town.

Financial Impact:

Costs vary depending on the terms and conditions of each financial institution.

Attachments:

Information provided by Foothills Bank, National Bank of Arizona and OneAZ Credit Union

Town of Dewey-Humboldt
P.O. Box 69
Humboldt, AZ 86329
Phone: 928-632-7362 | Fax: 928-632-7365
www.dhaz.gov

Every new business checking account includes

- FREE** VISA® Debit Card
- FREE** Online Banking
- FREE** Bill Pay
- FREE** Mobile Banking
- FREE** eStatements
- FREE** Thank You Gift

Buy back of your unused checks and debit cards from another financial institution

1 Will your business have more than 3,000 transaction items each month?

YES

NO

BUSINESS ANALYSIS CHECKING

- Earnings credit allowance on deposit balances may offset activity fees
- Monthly maintenance fee, plus account activity fees for debits, credits and deposited checks

2 Will your business have more than \$10,000 in monthly coin and currency deposits or withdrawals, including change orders?

YES

NO

TOTALLY FREE BUSINESS CHECKING

Perfect for most businesses!

- 3,000 FREE** monthly transaction items
- NO** minimum balance after account opening
- NO** monthly service charge
- Up to \$10,000 in coin and currency deposits or withdrawals, including change orders per month **FREE**

Save time and money with these great products and services:



FREE VISA® Debit Card



FREE Online Banking and Bill Pay



FREE Mobile Banking



FREE eStatements



Cash Management

Apply for our Cash Management Service available through online banking: ACH Origination, Wire Transfer, Direct Deposit Payroll, and more. All cash management services are subject to approval by Foothills Bank.



Remote Deposit Capture



Merchant Payment Processing



Business Credit Card

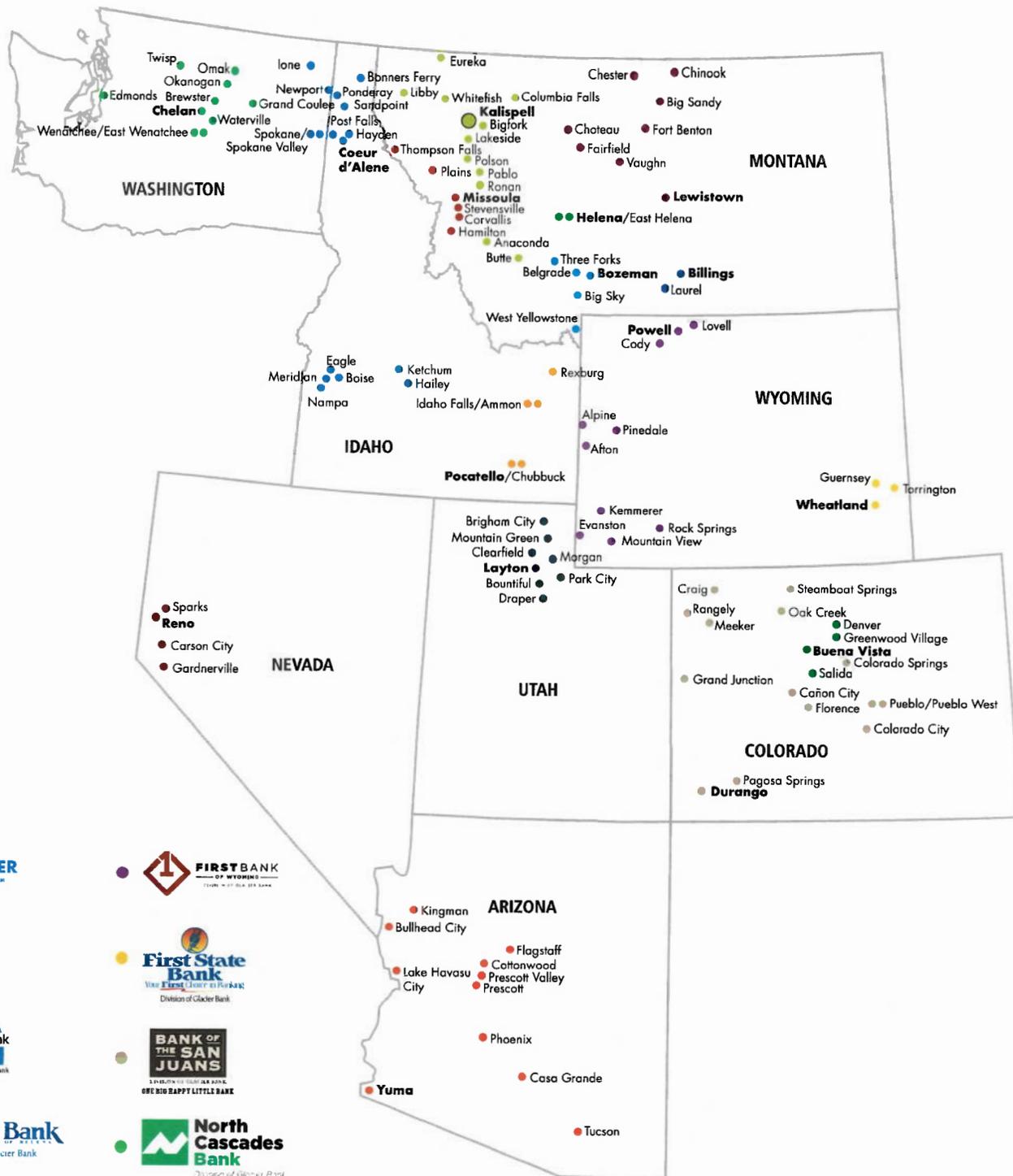


Business Savings



FREE Personal Checking

Foothills Bank



Member FDIC
 EQUAL HOUSING LENDER
 Revised April 2020

3 April 2020

Town of Dewey-Humboldt
2735 S Highway 69, Suite 12
Humboldt, Arizona 86329

RE: Banking Service Inquiry

National Bank of Arizona is pleased to have the opportunity to be considered as the banking partner for the Town of Dewey-Humboldt.

NBAZ was founded on a mission of building local relationships and providing exceptional customer service. Almost 4 decades later, the approach is still the same. NBAZ takes pride in providing local expertise and delivering award-winning service while providing the products and services the Town needs to be successful. This big picture approach to banking ensures that NBAZ is the only institution the Town needs.

NBAZ has a history of bringing innovative solutions to municipalities of all sizes throughout the State of Arizona. The following are just a few of the benefits the Town can expect when partnering with NBAZ:

- NBAZ is an expert at servicing the banking needs of municipalities in Arizona
 - o Ability to integrate with multiple accounting software systems
 - o Successful at transitioning municipalities from paper items to electronic processing
- Arizona-based Relationship AND Service Team
- Experience implementing municipality relationships of all sizes, small towns to large counties, across the State of Arizona
- Supporting local events and initiatives with our local presence
- Competitive municipality fee structure and rates
- Commercial Card Consortium specific to municipality needs
- Consultative approach to products and services to meet the needs of municipality clients

In addition the above, we also have partnerships with municipalities in the surrounding area, to include Town of Prescott Valley, Copper Canyon Fire & Medical, Town of Jerome, Town of Camp Verde and Town of Chino Valley.

We look forward to discussing the Town's banking needs and to the acceptance of this proposal and its implementation.

Respectfully,

Dale Levesque
Government Relationship Manager
480-726-5765
Dale.Levesque@nbarizona.com

Meredith Dunlap
Regional Sales Manager
928-708-6941
Meredith.Dunlap@nbarizona.com

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NATIONAL BANK OF ARIZONA®
 Feedback (https://ziionsbancorporation.allegiancetechnology.com/feedback) BANK BORROW TREASURY RESOURCES



LOGIN

National Bank of Arizona Business (/business) > Specialty Banking Services (/business/special-services) > Commercial Banking Services (/business/special-services/commercial-banking) > Public Funds Analyzed Checking

PUBLIC FUNDS ANALYZED CHECKING

Federal and State Checking

National Bank of Arizona’s Public Funds Analyzed Checking is designed for federal or state governments, counties, townships, cities, school districts, tribal communities, or other similar entities with higher balances, greater transaction volume, and more complex banking needs including Account Analysis and Treasury Management. Make the most of your account balances and enjoy unlimited transactions with an earnings credit allowance to help offset fees. Earnings credit grows with the volume of your account balances.



ACCOUNT DETAILS

Minimum Opening Deposit	\$50
Monthly Service Fee	\$17.00 monthly service fee, plus: <ul style="list-style-type: none"> ■ \$0.80/deposit ■ \$0.13/deposited on-us item ■ \$0.14/deposited local item ■ \$0.14/deposited transit item ■ \$0.20/check written ■ \$0.16/electronic debit or credit item ■ \$0.17/\$100 cash deposited ■ \$0.13/\$100 balance based fee¹
Paper Statement Service	\$6 for checking account ² and \$10 for analysis



CONTACT US

READY TO TALK ABOUT YOUR BUSINESS'S FINANCIAL FUTURE?

— CALL —
800.497.8168
(TEL:+1800.497.8168)

CONTACT A BANKER
 (/GLOBAL/POPUIS/CONTACT-A-BANKER) >

FEATURES & BENEFITS

- Earnings credit to offset fees³
- No minimum balance requirement

- Visa®⁴ Business Debit Card with unlimited NBJAZ ATM access

Treasury Management Services⁵

- Cash Management and Payment Solutions
- Fraud Protection
- Merchant Services from First Data Merchant Services LLC⁶
- Remote Deposit Capture
- Treasury Internet Banking

Disclosures

(1) Per \$100 of average collected balance.

(2) To avoid the Paper Statement Fee of \$6, you must enroll in Online Banking, and opt your account out of receiving paper statements. You may opt to receive either electronic or paper account notices and tax documents at no additional cost. If multiple accounts are linked in a combined statement, you must have opted your primary account out of receiving paper statements.

(3) Account Analysis is used to determine the monthly service fee. Account Analysis calculates the service fee based on the volume of activity in the account and then applies an Earnings Credit to offset all, or part, of the monthly transaction fees. If transaction fees are greater than the Earnings Credit, the account will be charged the difference. The Earnings Credit rate is variable, tier based and calculated on the collected balance. Refer to branch for current rates and tiers.

(4) Visa® is a registered trademark of Visa International Service Association.

(5) See Treasury Management for product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may apply.

(6) All trademarks, service marks and trade names referenced in this material are the property of their respective owners. Merchant Services products and services are provided by First Data Merchant Services LLC and not by National Bank of Arizona, a division of Zions Bancorporation, N.A. Member FDIC.

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FAQs (/personal/resources/nbaz-faq)	Routing/Transit #: 1221-0532-0
Privacy Notice (/content/dam/nbaz/nbarizona/pdfs/Privacy-Statement.pdf)	Swift #: ZFNBUS55
Inline Privacy Statement (/content/dam/nbaz/nbarizona/pdfs/NBAZ-Inline-Privacy-Statement.pdf)	Data Collection and Rights (https://datarights.zionsbancorp.com/)
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EQUAL HOUSING LENDER



PUBLIC FUNDS INTEREST CHECKING

Federal and State Checking

An interest-bearing account designed for government, municipality and public entities.



ACCOUNT DETAILS

Minimum Opening Deposit	\$50
Monthly Service Fee	\$16
How To Avoid Monthly Fee	Monthly service fee can be waived ¹ by maintaining a minimum daily balance of at least \$3,500 ²
Paper Statement Service	\$6 ³

FEATURES & BENEFITS

- Conduct up to 350 deposited or withdrawn transactions per statement cycle at no charge⁴
- Deposit up to \$15,000 in cash per statement cycle without a fee⁵
- Earn interest on checking account balance⁶
- Use Business Online Banking and Business Online Bill Pay to manage your finances efficiently using a mobile phone, tablet or computer⁷
- Skip the trip to the bank with mobile check deposit⁸
- Get cash when you need it with no ATM charges at any NB|AZ® ATM⁹



CONTACT US

READY TO TALK ABOUT
YOUR BUSINESS'S
FINANCIAL FUTURE?

— CALL —

800.497.8168
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Disclosures

(1) Service fee waivers will only apply to the primary account.

(2) In order to avoid a monthly service fee, the minimum balance or combined balance requirement must be met. The monthly service fee amount is provided as part of the disclosures upon account opening. Minimum Balance: If your daily balance drops below the minimum balance requirement, then a monthly service fee will be assessed.

(3) To avoid the Paper Statement Fee of \$6, you must enroll in Online Banking, and opt your account out of receiving paper statements. You may opt to receive either electronic or paper account notices and tax documents at no additional cost. If multiple accounts are linked in a combined statement, you must have opted your primary account out of receiving paper statements.

(4) A transaction is a combination of debited items (withdrawals) credited items (deposits) and deposited items per statement cycle, and includes the following: Credits, any deposit into the account. Debits, any withdrawal such as a check, draft, ACH or other debit against the account. Deposited Items, each individual item that comprises a deposit such as a check or other deposited item.

(5) There is a charge per \$100 cash deposited over your allowance. For pricing, please reference the Business Accounts Schedule of Fees.

(6) Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and the Business Accounts Schedule of Fees, or speak with a banker for more details.

(7) Mobile Banking requires download of the smartphone or tablet version of NB|AZ mobile banking from the Apple® App Store, Google Play®, or Samsung Galaxy® App Store. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Business Online Banking includes 250 transactions reported in calendar month, per online banking Company ID. Each additional transaction is \$0.25. There is no monthly service fee for Business Bill Pay. Subject to the terms and conditions of the Digital Banking Service Agreement.

(8) Take a picture of your check deposit and submit through your mobile phone. Limits apply, talk to a banker for details. Message and data rates from your wireless provider may apply. Requires download of Mobile Banking App and enrollment in Mobile Banking.

(9) An ATM charge of \$3 applies to withdrawals conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Other bank or ATM operator fees may also apply to any transaction conducted at an ATM not owned or operated by Zions Bancorporation, N.A.

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Routing/Transit #: 1221-0532-0

Swift #: ZFNBUS55

Data Collection and Rights (<https://datarights.zionsbancorp.com/>)

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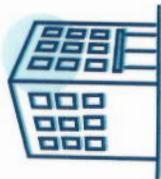




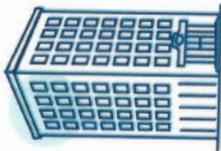
Let's bank together.



Small Business Checking



Business Checking



Business Premium Checking

No monthly maintenance fee*
*Subject to an inactivity fee

\$10*

*You can avoid monthly maintenance fees if you:

\$25*

*You can avoid monthly maintenance fees if you:

Monthly Maintenance Fee

✓ Maintain monthly average deposit balance of \$5,000 or more

✓ Maintain monthly average deposit balance of \$25,000 or more

✓ OR maintain average combined aggregate business deposit balance of \$25,000 or more

✓ OR maintain average combined aggregate business deposit balance of \$100,000 or more

\$5,000 per month*
*Fee of \$0.30 per \$100 cash deposited over \$5,000

\$5,000 per month*
*Fee of \$0.30 per \$100 cash deposited over \$5,000

\$5,000 per month*
*Fee of \$0.30 per \$100 cash deposited over \$5,000

30 transactions per month*
*Fee of \$0.30 per transaction over 30

150 transactions per month*
*Fee of \$0.30 per transaction over 150

300 transactions per month*
*Fee of \$0.30 per transaction over 300

Minimum Deposit to Open an Account

\$100

\$100

\$100

Minimum Balance to Earn Dividends

Does not earn dividends

No minimum

\$2,500



BUSINESS MEMBERSHIP DOCUMENT CHECKLIST

The documents outlined below are required to open Business Memberships and are dependent on the structure of the business. Business Loan applications may require additional information or documentation. Only the Responsible Officer* may establish, make changes, or close the membership or accounts. Only those that are designated as Authorized Signers may transact on the accounts.

<p><u>Sole Proprietorship</u></p> <p>Membership in the Member Name with SSN:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Business License or Transaction Privilege Tax License <input type="checkbox"/> If using a DBA, printed verification of Trade Name Certificate from the Arizona Secretary of State website <p>Membership in the Business Name with EIN:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Business License or Transaction Privilege Tax License <input type="checkbox"/> Printed verification of Trade Name Certificate from the Arizona Secretary of State website <input type="checkbox"/> IRS EIN letter or most recent Federal Tax Return 	<p><u>Limited/Limited Liability Partnerships**</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> IRS EIN letter or most recent Federal Tax Return <input type="checkbox"/> Printed verification of Active business, including a list of General Partners from the Arizona Secretary of State website*** <input type="checkbox"/> Physical address and copy of ID for each Beneficial Owner**** <hr/> <p><u>Limited Liability Company (LLC)**</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> IRS EIN letter or most recent Federal Tax Return <input type="checkbox"/> Website Entity Detail from the Arizona Corporation Commission website <input type="checkbox"/> Physical address and copy of ID for each Beneficial Owner****
<p><u>Associations/Club/Non-Profit Organizations</u></p> <p>Incorporated</p> <ul style="list-style-type: none"> <input type="checkbox"/> Refer to the Corporation section for requirements. <input type="checkbox"/> If a local chapter using the national organization's EIN number, written permission from the national organization is also required. <p>Unincorporated</p> <ul style="list-style-type: none"> <input type="checkbox"/> IRS EIN letter or most recent Federal Tax Return <input type="checkbox"/> Signed meeting minutes (two years old or less) designating the Authorized Signers <input type="checkbox"/> Copy of bylaws, charter, or constitution 	<p><u>Corporations**</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> IRS EIN letter or most recent Federal Tax Return <input type="checkbox"/> Website Entity Detail from the Arizona Corporation Commission website <input type="checkbox"/> Physical address and copy of ID for each Beneficial Owner**** <p>NOTE: If the business is a non-profit, the 3rd item is not required.</p> <hr/> <p><u>Political Campaign</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> IRS EIN Letter <input type="checkbox"/> Copy of Committee Statement of Organization <input type="checkbox"/> If the campaign is set up as a corporation or LLC, refer to the Corporation or LLC section for additional requirements

For more information or questions, please contact a Personal Banker.

Personal Banker Name

Phone Number

*Responsible Officer: a single individual with significant responsibility/authority to control, manage or direct a legal entity. This is the person designated as Control Owner at the time the membership is opened.

**Additional paperwork will be required if we are unable to verify the Business Owner based on the documents above.

*** Entities that are domiciled in other states must also be registered with the Arizona Corporation Commission or Arizona Secretary of State and provide proof of good standing in the domicile state.

****Beneficial owner: an individual with at least 25% ownership of the entity.

Rev. 03/12/2019



Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:
04/01/2020

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Business Regular Share Savings(1)		0.05 %	0.05 %
Business Savers Advantage Money Market(1)(2)	\$0.00 - \$24,999.99	0.05 %	0.05 %
	\$25,000.00 & Greater	0.20 % - 0.20 %	0.20 % - 0.20 %
STAR High Yield Business Money Market(1)(2)	\$0.00 - \$74,999.99	0.05 %	0.05 %
	\$75,000.00 & Greater	0.30 %	0.30 %
Business Tiered Money Market Savings(1)(3)	\$0.00 - \$999.99	0.00 %	0.00 %
	\$1,000.00 - \$4,999.99	0.05 %	0.05 %
	\$5,000.00 - \$9,999.99	0.05 %	0.05 %
	\$10,000.00 - \$24,999.99	0.10 %	0.10 %
	\$25,000.00 - \$49,999.99	0.15 %	0.15 %
	\$50,000.00 - \$99,999.99	0.20 %	0.20 %
	\$100,000.00 & Greater	0.30 %	0.30 %
Business Club Savings(1)		0.05 %	0.05 %
Business Checking(1)		0.03 %	0.03 %
Business Premium Checking(1)(2)	\$0.00 - \$2,499.99	0.00 %	0.00 %
	\$2,500.00 - \$9,999.99	0.05 %	0.05 %
	\$10,000.00 - \$24,999.99	0.15 %	0.15 %
	\$25,000.00 - \$49,999.99	0.20 %	0.20 %
	\$50,000.00 - \$99,999.99	0.25 %	0.25 %
	\$100,000.00 - \$249,999.99	0.30 %	0.30 %
	\$250,000.00 & Greater	0.35 %	0.35 %

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Business Term Share Certificate(4)	\$ 2,000.00	3 Month <input type="checkbox"/>	0.10 %	0.10 %
	\$ 2,000.00	6 Month <input type="checkbox"/>	0.40 %	0.40 %
	\$ 2,000.00	12 Month <input type="checkbox"/>	0.80 %	0.80 %
	\$ 2,000.00	18 Month <input type="checkbox"/>	0.85 %	0.85 %
	\$ 2,000.00	24 Month <input type="checkbox"/>	0.90 %	0.90 %
	\$ 2,000.00	30 Month <input type="checkbox"/>	1.00 %	1.00 %
	\$ 2,000.00	36 Month <input type="checkbox"/>	1.05 %	1.04 %
	\$ 2,000.00	48 Month <input type="checkbox"/>	1.15 %	1.14 %
	\$ 2,000.00	60 Month <input type="checkbox"/>	1.25 %	1.24 %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 04/01/2020. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

Schedule of Fees and Charges

Monthly Maintenance Fees

Business Checking	\$10.00 per month
Business Premium Checking	\$25.00 per month
Business Tiered Money Market Savings (if account balance is less than \$1,000.00 at month end).....	\$10.00 per month

Checking Account Fees

Small Business Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 30 items per month)	\$0.30 per transaction
Paper Statement	\$2.00 per month
E-Statement	Free

Business Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 150 items per month)	\$0.30 per transaction

Business Premium Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 300 items per month)	\$0.30 per transaction

Debit Card Fees

Non-Proprietary ATM Withdrawal (5th & subsequent)	\$1.00 monthly
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Overdraft & Returned Item Fees

Courtesy Pay – Paid Item	\$35.00 per item
Non-Sufficient Funds (NSF)	\$35.00 per item
Overdraft Source – Transfer Fee	\$5.00 per item
Returned Deposited Item	\$5.00 per item

Inactivity Fee

Checking Accounts (after no activity for 5 months).....	\$7.00 per month
Savings Accounts (after no activity for 12 months, no products other than a savings account, and a balance less than \$500.00).....	\$7.00 per month

Excessive Transfer Fee

Transfers from Savings and Sub-Shares (7th & subsequent each month).....	\$7.00 each
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Other Service Fees

Abandoned Property	\$100.00
Account Reconciliation (1/4 hour minimum)	\$15.00 per hour
Account Research (1/4 hour minimum)	\$15.00 per hour
Coin Counter/Rolled Coin Redemption	8.00% of transaction
Check Printing	Varies
Collection (domestic)	\$5.00 per item
Collection (foreign)	Varies
Deposit Verification	\$10.00 each
Legal Action (levy, garnishment, etc.)	\$100.00
Official Check	\$5.00 per item
Official Check Copy	\$1.00 per item
Bad Address	\$10.00 per month
Share Draft Copy	\$1.00 per copy
Stop Payment	\$25.00 per item
Outgoing Domestic Wire Transfer	\$21.00 per wire
Outgoing Foreign Wire Transfer	\$35.00 per wire
Incoming Foreign Wire Transfer	\$10.00 per wire

Schedule of Fees and Charges (continued)

Online Banking Fees

Bill Payment (check copy)	\$10.00 per copy
Bill Payment (non-sufficient funds)	\$35.00 per item
Inbound Funds Transfer – Next Day Premium (3rd & subsequent each month)	\$3.00 each
Outbound Funds Transfer – Next Day Premium	\$10.00 each
Outbound Funds Transfer – Three Day Standard	\$8.00 each
Request Money	\$0.50 per request
Request Money Payment	\$1.00 per payment
POP Money – Next Day Delivery	\$8.00 each

Non-Member Fees

Check Cashing	\$5.00 per item
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COMMERCIAL AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, FUNDS AVAILABILITY POLICY, AND WIRE TRANSFER AGREEMENT. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean ONEAZ CREDIT UNION. The words "You" and "Your" mean each person and/or entity applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Agreements and Disclosures. The word "Card" means any VISA Debit Card issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as "Bank By Phone," whereas Our Internet Account Access System is hereinafter referred to as "Online Banking," and Our Mobile Internet Account Access System is hereinafter referred to as "Mobile Banking." "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

ONEAZ CREDIT UNION MEMBERSHIP

To apply for membership with OneAZ Credit Union You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Amendments.

Credit Union membership is granted to applicants within OneAZ Credit Union's common bond as outlined in the Credit Union's Charter and stated in the Credit Union's Bylaws and Amendments.

By signing Your application for membership, You acknowledge receipt of these Agreements and Disclosures, including the terms and conditions which apply to Your Accounts.

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH ONEAZ CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC SERVICES AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

ACCOUNT OWNERSHIP. Commercial Accounts will only be opened by the Credit Union if any documentation We may request and that is subsequently presented by You to the Credit Union is in a manner acceptable to Our policies. The ownership status and titling of Your Account is determined by the legal structure of the business establishing such Account and will fall into one of the following categories. It is Your responsibility to determine and understand any legal effects related to this type of Account.

- **SOLE PROPRIETORSHIP ACCOUNTS** - A sole proprietorship is a business in which one person owns all the assets, owes all the liabilities, and operates in their own personal capacity.
- **PARTNERSHIP ACCOUNTS** - A partnership is a voluntary association of two or more persons who jointly own and carry on a business for profit.
- **LIMITED PARTNERSHIP ACCOUNTS** - A limited partnership exists if the partnership consists of one or more persons who control the business and are personally liable for the partnership's debts (general partners), and one or more persons who contribute capital and share profits but who cannot manage that business and are liable only for the amount of their contribution (limited partners).
- **LIMITED LIABILITY PARTNERSHIP (LLP) ACCOUNTS** - A limited liability partnership exists when a partner is not liable for a negligent act committed by another partner or by an employee not under the partner's supervision.
- **LIMITED LIABILITY COMPANY (LLC) ACCOUNTS** - A limited liability company is a company statutorily authorized in certain states that is characterized by limited liability, management by members or managers, and limitation on ownership transfers.
- **CORPORATION ACCOUNTS** - A corporation is an entity (usually a business) having authority under the law to act independently and distinct from the shareholders who own it and having rights to issue stock and exist indefinitely.
- **NON-PROFIT CORPORATION ACCOUNTS** - A non-profit corporation is a corporation that does not issue shares of stock as evidence of ownership but instead is owned by its members in accordance with a charter or agreement.

- **UNINCORPORATED NON-PROFIT ASSOCIATION ACCOUNTS** - An unincorporated non-profit association is a gathering of people for a common purpose that is not a legal entity separate from the persons who compose it.

SOLE PROPRIETORSHIP ACCOUNTS. If Your Account is established as a sole proprietorship Account, You warrant that You are the sole owner of Your business and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. You shall take all action necessary so that in the event of Your death, Your estate shall release and indemnify the Credit Union for any payment made at the direction of an authorized signer of Your Account provided the Credit Union has not received actual notice of Your death prior to such payment being made. If You are doing business under an assumed name, You represent that You have properly filed all required paperwork as set out in the laws for the state in which You are organized to do business. It is Your responsibility to determine and understand any legal effects related to this type of Account.

PAYMENT OF ACCOUNTS. Except payees named on any check or other item drawn on Your Account, such Account may only be paid to You and not any director, shareholder, partner or authorized signer as may be applicable.

ORGANIZATIONAL, PARTNERSHIP OR CORPORATION ACCOUNTS. If Your Account is established as an organizational, partnership or corporate account, You will supply Us with a separate authorization informing Us of the authorized signers for the Account and provide any other related documents if We request You to do so and You understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require that all partners, owners or organizational members be individually eligible for membership.

AUTHORIZED SIGNERS. If You establish Your Account with authorized signers, or You subsequently appoint any authorized signers, You understand and agree that the Credit Union will not at any time be liable for the actions of such authorized signers and/or be obligated to ensure that their actions are in accordance with any instructions You have provided to them. Any appointment of an authorized signer, together with any subsequent revocation or change must be in writing and in a form acceptable to Us. It is Your responsibility to determine any legal effects related to Your appointing any authorized signers on Your Account.

ACCOUNT AGREEMENT (continued)

ARBITRATION. In the event of any controversy or claim arising out of or relating to these Agreements and Disclosures, or the breach thereof, We may, at Our sole and exclusive option, pursue Our remedies by filing a legal action to recover any amounts owed under these Agreements and Disclosures, or We may initiate arbitration proceedings. If We elect arbitration to resolve any controversy or claim arising out of or relating to these Agreements and Disclosures, or the breach thereof, such arbitration shall be administered by the American Arbitration Association in accordance with its Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Claims shall be heard by a single arbitrator. The arbitration shall be governed by the laws of the state in which Our principal office is located, and arbitration shall take place in the area in which Our principal office is located. Time is of the essence for any arbitration under these Agreements and Disclosures. Arbitration hearings shall take place within 90 days of the request for arbitration, and awards shall be rendered within 60 days of the conclusion of the arbitration proceedings. Arbitrator(s) shall agree to these limits prior to accepting appointment. The arbitrators will have no authority to award punitive or other damages not measured by the prevailing party's actual damages, except as may be required by statute. The arbitrator(s) shall award to the prevailing party, if any, as determined by the arbitrators, all of their costs and fees. "Costs and fees" mean all reasonable pre-award expenses of the arbitration, including the arbitrators' fees, administrative fees, travel expenses, out-of-pocket expenses such as copying and telephone, court costs, witness fees, and attorneys' fees. Except as may be required by law, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both parties. All parties hereby waive and give up all rights to a jury trial or class action relief.

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with these Agreements And Disclosures and/or Your failure to abide by its terms. In the event of any claim made by or against Us, We shall provide You with reasonable and timely notice of such claim, and thereafter You shall at Your own expense promptly defend, indemnify, protect and hold harmless the Credit Union against said claim or any loss or liability thereunder. In the event You fail to defend and/or indemnify and hold Us harmless, then in such instance We shall have full rights to defend, pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys' fees necessary to enforce such provision. Such indemnity shall be unlimited in amount and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us. Such methods may include deposits made in person, by mail, electronic means, remote deposit capture, and any other means that may become available. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will debit Your Account for the amount of the item and charge You a fee. You will be liable to Us for the amount of any item You deposit which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorneys' fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited. If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account, We will

pay such items each business day based solely on an order of Our choosing. This means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other Accounts You may have with Us in necessary multiples (or in such increments as We may from time to time determine) to Your Account to cover any overdraft. If You have a line of credit with Us, transfers will be made first from Your primary share Account, provided You have enough available funds in that Account, then from Your line of credit up to Your available credit limit, and then We may elect to pay such overdraft, subject to any preference You have indicated to Us for clearing any overdraft(s). Overdraft transfers are subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any share draft that would overdraw Your share draft Account, You may opt-out by writing to Us at 2355 West Pinnacle Road, Phoenix, AZ 85027 or by calling Us at (844) 663-2928, and informing Us of Your intention to opt-out.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

PROVISIONAL PAYMENT (ACH RECEIPT). Credit given by Us to You with respect to any automated clearing house credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We are entitled to a refund of the amount credited to You in connection with such entry, and the party making payment to You via such entry (i.e., the originator of the entry) shall not be deemed to have paid You the amount of such entry.

CHOICE OF LAW. We may accept payments on Your behalf for Your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving Your account.

EXPENSES. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

INACTIVE OR DORMANT ACCOUNTS. If no activity occurs in Your account within the time period specified by applicable state law, the property in Your account may be subject to transfer to the appropriate state authority ("escheatment"). We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with applicable state law.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

ACCOUNT AGREEMENT (continued)

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements and Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

SUSPENSION OF SERVICES. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any share draft presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You. Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes members that have: (a) a delinquent loan; (b) a primary share Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; or (e) a negative balance on an Account.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

AGREEMENTS AND DISCLOSURES. The Agreements and Disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement, contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account. Your Agreements and Disclosures may be amended by Us from time to time in a manner as prescribed by law.

STOP PAYMENTS. You may ask Us orally to stop payment on a share draft. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for six months. If at the end of 6 months You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a share draft which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved share draft. If We do pay a share draft for which You have requested stop payment and as a result any other item is returned unpaid by Us due to nonsufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

You may also ask Us to replace a lost, destroyed or stolen cashier's, teller or certified check and if You do, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such request. Such declaration of loss and claim for reimbursement will not become effective until the later of: (a) the 90th day after the date of the check (or 90th day following the date of acceptance, in the case of a certified check); or (b) the date We receive the declaration of loss and claim for reimbursement together with any other required documentation.

SHARE DRAFTS AND OTHER ACCOUNT ACCESS DEVICES. Any share draft or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT SHARE DRAFTS. You understand that postdating a share draft will have no effect on whether or not it is honored prior to or after the date of any such share draft. A stale share draft is any share draft received by Us that is dated 6 months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft share draft, or other item presented for payment on Your Account without any liability.

SHARE DRAFT SAFEKEEPING. Share draft Safekeeping is automatic on Your Account and Your cancelled share drafts will not be returned to You. You understand that cancelled share drafts retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a share draft and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved share draft.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 30 days from the date We furnished the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

ELECTRONIC COMMUNICATIONS. By applying for membership in the Credit Union, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any share, share draft, and/or term Account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other accounts You may maintain with Us from time to time including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into any separate consent to receive electronic documentation form, any communications covered by such disclosure and consent shall be subject to the terms and conditions set forth in that disclosure and consent.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

PROHIBITED INTERNET GAMBLING TRANSACTIONS. All transactions in connection with the participation of another person in unlawful internet gambling are prohibited from being processed through Your Account. Such transactions include those involving the use of: (a) credit, or the proceeds of credit, extended to or on behalf of another person (including credit extended through the use of a credit card); or (b) electronic fund transfers, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic fund transfer or money transmitting service, from or on behalf of another person; or (c) any check, draft, or similar instrument that is drawn by or on behalf of another person and is drawn on or payable at or through any financial institution.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Arizona, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS REGULAR SHARE SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. In order to earn the disclosed APY, You must maintain a balance that is at least equal to \$50.00 in Your Account each day.

Transaction Limitations. During any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS SAVERS ADVANTAGE MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$1,000.00. In order to earn the disclosed APY, You must maintain a balance that is at least equal to \$0.01 in Your Account each day.

Transaction Limitations. During any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR STAR HIGH YIELD BUSINESS MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$1,000.00. In order to earn the disclosed APY, You must maintain a balance that is at least equal to \$0.01 in Your Account each day.

Transaction Limitations. During any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS TIERED MONEY MARKET SAVINGS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$1,000.00. In order to earn the disclosed APY, You must maintain a balance that is at least equal to \$1,000.00 in Your Account each day. In order to avoid a fee, the balance in Your Account as of the last calendar day of the month must be at least equal to \$1,000.00.

Transaction Limitations. During any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS CLUB SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$50.00. In order to earn the disclosed APY, You must maintain a balance that is at least equal to \$50.00 in Your Account each day.

Transaction Limitations. During any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR SMALL BUSINESS CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. The minimum balance required to open this Account is \$100.00.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS CHECKING ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$100.00. In order to avoid a fee, You must maintain an average monthly balance during each dividend period that is at least equal to or greater than \$5,000.00 or an aggregate balance of \$25,000.00 (the sum of all of Your deposit accounts for the dividend period).

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS PREMIUM CHECKING ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$100.00. In order to earn the disclosed APY, You must maintain an average daily balance during each dividend period that is at least equal to \$2,500.00. In order to avoid a fee, You must maintain an average monthly balance during each dividend period that is at least equal to or greater than \$25,000.00 or an aggregate balance of \$100,000.00 (the sum of all of Your deposit accounts for the dividend period).

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR TERM SHARE CERTIFICATE ACCOUNT

Fixed Rate Information. These Accounts are subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed APY and to keep Your Account open.

ACCOUNT DISCLOSURES (continued)

Transaction Limitations. Once Your Account is established, You may not make additional deposits prior to the Maturity Date.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For Accounts with a term to maturity equal to or less than 6 months, the penalty imposed will equal 30 days dividends. For Accounts with a term to maturity greater than 6 months but less than 18 months, the penalty imposed will equal 90 days dividends. For Accounts with a term to maturity equal to or greater than 18 months, the penalty imposed will equal 180 days dividends.

Withdrawal of Dividends Prior to Maturity. For all term Accounts, the APY assumes dividends remain on deposit until maturity. A withdrawal will reduce earnings.

Renewal Policies. Your Account will renew automatically at maturity. You will have a grace period of 10 calendar days to make deposits or withdrawals without penalty.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described in these Agreements And Disclosures are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan.
- a primary share Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an Account.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase 1 share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary share Account drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any share draft or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are

not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Additional Transaction Limitations. For all Accounts (except share draft Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

Variable Rate Information. For all variable-rate Accounts, the interest rate and APY may change at any time based on the determination of the Credit Union's Board of Directors.

Nature of Dividends. All dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account. The dividend period is Monthly, and dividends will be compounded and credited to Your Account Monthly.

Balance Computation Method. For all dividend-bearing Accounts (except checking Accounts), dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the Account each day.

For checking Accounts, dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

Accrual on Noncash Deposits. For all dividend-bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements and Disclosures.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY STATEMENTS AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA DEBIT CARD ("CARD"), OUR AUDIO RESPONSE SYSTEM ("BANK BY PHONE"), OUR INTERNET ACCOUNT ACCESS SYSTEM ("ONLINE BANKING"), AND OUR MOBILE INTERNET ACCOUNT ACCESS SYSTEM ("MOBILE BANKING"), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE, AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

VISA DEBIT CARD, BANK BY PHONE, ONLINE BANKING, MOBILE BANKING AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Bank By Phone system; (c) Our Online Banking system; (d) Our Mobile Banking system; and (e) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our Bank By Phone system, Our Online Banking system, Our Mobile Banking system, E-Check or other electronic device.

You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your share or share draft Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your share Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your share and/or share draft Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued a Personal Identification Number (PIN) to be used in conjunction with VISA Debit Card transactions, and separate Access Codes to be used in conjunction with Bank By Phone, Online Banking, and Mobile Banking transfers. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your share Account or Your share draft Account to cover such transactions.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at OneAZ Credit Union locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

TYPES AND LIMITATIONS OF SERVICES

VISA DEBIT CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your share and share draft Account(s). You may also use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate to make the following transactions: (a) withdraw cash from Your share and share draft Account(s); (b) make deposits to Your share and share draft Account(s); (c) transfer funds between Your loan accounts, share and share draft Account(s); and (d) make balance inquiries on Your share and share draft Account(s) with Us. You may also use Your Card in conjunction with Your PIN to purchase goods and services ("POS") at any business establishment where the Card is accepted.

ATM withdrawals may not exceed \$500.00 per calendar day (share, share draft and line of credit combined), subject to the available funds in Your Account. POS transactions may not exceed \$5,000.00 per calendar day (share, share draft and line of credit combined), subject to the available funds in Your Account. Total transactions cannot, in any event, exceed \$5,500.00 per calendar day (ATM and POS combined), subject to the available funds in Your Account.

BANK BY PHONE TRANSACTIONS. You may use Bank By Phone in conjunction with Your Access Code and a touch tone telephone for the following services: (a) transfer funds between Your share, share draft, and money market Accounts; (b) make payments on Credit Union loans You have with Us; (c) make a check withdrawal from Your share, share draft, and money market Accounts; (d) take advances on Your line of credit with Us; and (e) make miscellaneous inquiries on Your Credit Union deposit and loan balances, deposits, withdrawals and transactional information. Bank By Phone operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

ONLINE BANKING TRANSACTIONS. You may use Online Banking in conjunction with Your Access Code, an internet connection and a personal computer for the following services: (a) transfer funds between Your share, share draft, and money market Accounts; (b) make payments on Credit Union loans You have with Us; (c) make a check withdrawal from Your share, share draft, and money market Accounts; (d) take advances on Your line of credit with Us; and (e) make miscellaneous inquiries on Your Credit Union deposit and loan balances, deposits, withdrawals and transactional information. Online Banking operates 24 hours every day. If You attempt to use the system and receive a message indicating that "the system is not available," please try again later when service is restored.

You may use the Online Banking platform to access the Online Bill Payment feature in conjunction with Your Access Code, an internet connection and a personal computer to: (a) authorize the Credit Union to issue on Your behalf, payments in amounts not to exceed \$9,999.99 per payment; and (b) check the status of payments previously authorized through the Online Bill Payment feature. In order to use Online Bill Payment for such transactions, You must have a share draft Account with Us. By

completing an Online Bill Payment transaction, You authorize Us to post any such payments to Your share draft Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day You designate it to be sent. Requests for payments to be sent on the same day as the date of Your request must be received by Us not later than the cut-off time for the current business day in order for it to be sent that business day. If You schedule a payment to be paid before closing on a business day that We are open, We will consider that day to be the day of Your request. However, if You schedule a payment to be paid after closing or on a day We are not open, We will consider that the request was made on the next business day We are open. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will also be sent on the next business day.

By using an internet connection and a personal computer, an imaging application/device, special software and an Access Code and/or User ID, You may also use the Online Banking platform to access the remote deposit system to initiate the deposit of checks into Your share and share draft Account(s) You have with Us. You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of remote deposit are not subject to the Electronic Fund Transfer Act (15 U.S.C. § 1693 *et seq.*) or Regulation E (12 CFR 1005.1 *et seq.*). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

MOBILE BANKING TRANSACTIONS. At the present time, You may use Mobile Banking in conjunction with Your Access Code, an internet connection and an internet enabled mobile computing device (e.g. smartphone or tablet), for the following services: (a) transfer funds between Your share, share draft, and money market Accounts; (b) make payments on Credit Union loans You have with Us; (c) make a check withdrawal from Your share, share draft, and money market Accounts; (d) take advances on Your line of credit with Us; and (e) make miscellaneous inquiries on Your Credit Union deposit and loan balances, deposits, withdrawals and transactional information. Mobile Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

You may use the Mobile Banking platform to access the Online Bill Payment feature in conjunction with Your Access Code, an internet connection and an internet enabled mobile computing device (e.g. smartphone or tablet) to: (a) authorize the Credit Union to issue on Your behalf, payments in amounts not to exceed \$9,999.99 per payment; and (b) check the status of payments previously authorized through the Online Bill Payment feature. In order to use Online Bill Payment for such transactions, You must have a share draft Account with Us. By completing an Online Bill Payment transaction, You authorize Us to post any such payments to Your share draft Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day You designate it to be sent. Requests for payments to be sent on the same day as the date of Your request must be received by Us not later than the cut-off time for the current business day in order for it to be sent that business day. If You schedule a payment to be paid before closing on a business day that We are open, We will consider that day to be the day of Your request. However, if You schedule a payment to be paid after closing or on a day We are not open, We will consider that the request was made on the next business day We are open. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will also be sent on the next business day.

By using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID, You may also use the Mobile Banking platform to access the remote deposit system to initiate the deposit of checks into Your share and share draft Account(s) You have with Us. You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of remote deposit are not subject to the Electronic Fund Transfer Act (15 U.S.C. § 1693 *et seq.*) or Regulation E (12 CFR 1005.1 *et seq.*). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP. Your Card and/or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

You agree to surrender it and to discontinue its use immediately upon Our request. You will be required to return any Account access devices to Us immediately upon the closing of Your Account.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the federal government or other payor), You can call Us at (844) 663-2928, to find out whether or not the deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at (844) 663-2928, or write to Us at 2355 West Pinnacle Road, Phoenix, AZ 85027 in time for Us to receive Your stop payment request 3 business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to Us within 14 days after You call. To be sure that a third party does not bill You again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Device is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Device information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

NOTICE OF VARYING AMOUNTS. If regular pre-authorized 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.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments 3 business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except for Bank By Phone, Online Banking, Mobile Banking, mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and Bank By Phone, Online Banking, and Mobile Banking information after Your Account is established. Additional fee schedules are available at any of Our office locations. 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; (i) You exceed any limits on Your Account; and (j) the VISA network does not allow the transaction to proceed due to anti-fraud or similar consumer protections employed by that network.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (844) 663-2928, or write to Us at 2355 West Pinnacle Road, Phoenix, AZ 85027 if You believe Your Card or PIN have been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your

check. You may also utilize Bank By Phone, Online Banking and Mobile Banking to report unauthorized use. Telephoning is the best way of keeping Your possible losses down. You could lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable).

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at (844) 663-2928, or write to Us at 2355 West Pinnacle Road, Phoenix, AZ 85027 as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

- (1) Tell Us Your name and Account number.
- (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 3 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.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at (844) 663-2928. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 2355 West Pinnacle Road, Phoenix, AZ 85027. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. Dollars) will be: (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Arizona, except to the extent that such laws are inconsistent with controlling federal law.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT ONEAZ CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE.

Your Ability To Withdraw Funds. Our policy is to make funds from Your cash and check deposits available to You on the business day We receive Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Once they are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written.

Determining the Availability Of A Deposit. The length of the delay is counted in business days from the day of Your deposit. For determining the availability of Your deposits, every day is a business day except Saturdays, Sundays, and federal holidays.

For all deposits (except those made through the remote deposit capture system), if You make a deposit prior to 5:00 p.m. 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 after 5:00 p.m. or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

For all deposits made through the remote deposit capture system, We will consider the day that We receive final settlement as the day of Your deposit.

Longer Delays May Apply. In some cases, We will not make all of the funds that You deposit by check available to You on the business day We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first \$200.00 of Your deposits, however, may be available on the 1st business day.

If We are not going to make all of the funds from Your deposit available on the business day We receive Your deposit, 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 business 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.

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.
- Your deposit checks totaling more than \$5,000.00 on any one day.
- You re-deposit 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 communication 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 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

Special Rules For New Accounts. If You are a new member, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over \$5,000.00 will be available on the 9th business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first \$5,000.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 9th business day after the day of Your deposit.

ATM Deposits. For deposits made at ATMs owned and operated by the Credit Union, deposits will become available for withdrawal based on the availability schedule described above. For deposits made at ATMs not owned and operated by the Credit Union, deposits will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, 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 policy for the type of check that You deposited.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in these Agreements and Disclosures for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693o-1) and Regulation E, Subpart B (12 CFR 1005.30 *et seq.*).

We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated in Your application for membership. For confirmation purposes, We may call any party designated in Your application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.

Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.

If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your application for membership designates any Account which may be charged in relation to wire transfer requests. All parties which You have

WIRE TRANSFER AGREEMENT (continued)

authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your application for membership. All modifications or additions to Your application for membership must be in writing.

You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.

You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person, different from the named beneficiary based upon the beneficiary's identifying or account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us.

You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay interest or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) Only individuals named in Your application for membership shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named in Your application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request.

If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds, whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.

We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.