



MEMBERSHIP AGREEMENT AND DISCLOSURE BOOKLET

**NEVADA FEDERAL CREDIT UNION
P.O. BOX 15400
LAS VEGAS, NV 89114-5400**

**(702) 457-1000 Las Vegas
(775) 827-3880 Reno/Sparks
(775) 751-9880 Pahrump
(800) 388-3000 Toll Free
www.nevadafederal.org**

Welcome to Nevada Federal Credit Union. We hope you enjoy the benefits of credit union membership and take advantage of our many fine services. Please read this booklet carefully. It contains all of the basic agreements which may apply to your deposit accounts with the Credit Union. If you have any questions, or if you wish to apply for additional services, please contact us at one of the telephone numbers located on the back cover, or visit one of our branch offices.



MEMBERSHIP AGREEMENT

IN THIS AGREEMENT AND DISCLOSURE, THE WORDS YOU, YOUR, YOURS MEAN ALL THOSE PARTIES WHO SIGN AS OWNER(S) ON ANY NEVADA FEDERAL CREDIT UNION DEPOSIT ACCOUNT, JOINTLY AND SEVERALLY. THE TERMS ME, MY, MINE AND CREDIT UNION REFER TO THE NEVADA FEDERAL CREDIT UNION. THE TERM ACCOUNT REFERS TO ANY DEPOSIT ACCOUNT WITH NEVADA FEDERAL CREDIT UNION.

1. MEMBERSHIP: You must be within the field of membership to become a member of Nevada Federal Credit Union. You must be the first named person (primary owner) on a share (savings) account. In addition, you must deposit and maintain a minimum deposit as determined by the Credit Union (see current Service Fee Schedule), and pay the initial membership fee. Once these conditions are met and maintained, you will be entitled to open other accounts.

2. JOINT ACCOUNTS: Joint ownership in an account where another party is first named does not constitute membership. If there is more than one owner on an account, all agree with each other and with the Credit Union that all sums now paid in on shares or hereafter paid in your share account by anyone or all account owners including all dividends paid thereon, if any, are and shall be owned by all account owners jointly and equally, regardless of who paid net contributions into the account, with full rights of survivorship and shall be subject to withdrawal or receipt by any of the account owners or the designated beneficiary(ies) of any of the account owners. You agree that any such payment shall be valid and shall discharge the Credit Union from any liability. The Credit Union is not obligated to inquire as to the proposed use of any sums withdrawn from the account. Joint owners may not close accounts. Joint owners may not add or remove other joint owners.

3. RIGHT OF SURVIVORSHIP: The right of survivorship arising from the express terms of a joint share account agreement with Credit Union cannot be changed by a will.

4. ACCOUNTS FOR YOUTHS: (persons under age 18) We require any account established by a youth to be a multiple party account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft or unpaid charges or amounts on such account. We may pay funds directly to the youth without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will automatically change the account status when the youth reaches the age of majority.

5. PAY ON DEATH (P.O.D.) PAYEES: If you have made a Pay on Death designation, you understand that upon the death of both primary and all joint owners of the account, all sums shall be payable to your designated P.O.D. payee. If there is more than one P.O.D. payee named, the sums shall be paid to each in equal shares to those P.O.D. payees surviving the deaths of all account owners.

6. VOTING RIGHTS: No transfer of voting rights or other membership privileges is permitted by virtue of a transfer of shares.

7. GENERAL PLEDGE OF SHARES: All your Credit Union share accounts are subject to a general lien on shares as set out in Section S107(11) of the Federal Credit Union Act (12 USCS 1757(11)) to the extent of any obligation you have with the Credit Union. Funds held in an IRA account are not subject to this lien.

8. LOAN COLLATERAL: You understand and agree that any or all of the account owners may pledge any or all of the shares on deposit in share savings accounts only as collateral for any loan(s) subject to lending limitations of current Credit Union policy.

9. NON-TRANSFERABLE: You understand that all Credit Union deposit accounts are NOT TRANSFERABLE except on the records of this Credit Union.

10. LOST ITEMS: The Credit Union is not responsible for any items (checks,

drafts, guarantee cards ATM cards, or any other items) lost while not in the Credit Union's possession. The Credit Union is not liable for paying a check signed in advance on which a payee or certain sum is not provided by the maker.

11. ONE SIGNATURE REQUIRED: The Credit Union may pay out funds or transact business pertaining to this account upon the request of any of the parties whose signatures appear on the Membership Application Card. Any such payment shall be valid and shall discharge the Credit Union from any liability. Any payment in good faith reliance on the terms and conditions pertaining to the type of ownership selected by me on the application card shall be valid and shall discharge the Credit Union from any liability.

12. DEPOSITS: The Credit Union may supply the endorsement on any check received from you for deposit to your share accounts.

13. PERIODIC STATEMENTS: Periodic Statements of Account shall be mailed by the Credit Union to the address of record of the primary owner of this account. Generally, statements will be mailed at least quarterly. Statements of account accessed by an electronic funds transfer are mailed monthly. Accounts with aggregate dividends less than \$10 without transaction activity for the current period will not receive a statement for that period or any other period until a transaction occurs. Members opting to receive electronic statements will not receive mailed statements.

14. ORGANIZATIONAL ACCOUNTS: Accounts owned by any organization will be administered only according to the Credit Union's signature card, this membership agreement and other applicable Credit Union documents and procedures. The Credit Union shall not be subject to any other documents, including the organization's organizational or procedural documents.

15. TRUST DEPOSITORY ACCOUNTS: A self-administered or informal trust account is subject only to any resolution or authorization given to the Credit Union solely on the membership application form.

16. MODIFICATION: The Credit Union has the right to amend, modify, add to or delete from this Agreement any of its terms and conditions by mailing a notice to the current address of record of the primary owner of this account. The effective date will be shown in the mailing.

17. TERMINATION: The Credit Union's rights and authority under this Agreement may not be terminated by you except by written notice. Such termination shall not affect transactions completed prior to receipt of said notice. If there is more than one owner of the account, the Credit Union, may, at its sole option, require the signatures of all owners of the account to terminate this account. The Credit Union may terminate this account at any time with good cause.

18. CREDIT REQUESTS: If the primary owner or the joint owners of this account requests any extension of credit from the Credit Union, whether written or verbal, you authorize the Credit Union to verify credit and employment information from whatever sources it deems necessary. We may also examine your credit history in order to pre-approve you for any credit programs we may have.

19. FAXED SIGNATURES: If you sign and fax any documents in the future, the Credit Union may rely on such signature to process your request and the facsimile signature so created shall be intended to be adopted as your signature for the purposes of authenticating such agreements, and such agreements, when containing such facsimile signatures, shall be valid, binding and enforceable against you.

20. RIGHT TO FREEZE FUNDS: The Credit Union may apply for a temporary freeze on funds when there is a dispute regarding ownership and control of an account or where a third party (not an owner) makes a claim to the funds.

21. FEES: Please refer to our fee schedule for additional information about charges.

22. COPPA: The Children's Online Privacy Protection Act regulates the online collection of information from minors under 13 years of age. If you are a parent or guardian sponsoring a child under 13 years of age for membership, you are consenting to the online collection of your child's information. If you decide at a later date that you are opposed to this collection of online information, simply let us know and we will close the minor's account.

23. USA PATRIOT ACT: When an Account is opened or changed, you will be asked for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying government issued documents. The definition of an account covers a broad range of regular financial transactions such as deposit, transaction, asset or credit accounts or other extension of credit. The required verification may be inconvenient for some but a strong deterrent for terrorists and other criminals. You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements.

24. NON-MEMBER CHECK CASHING: You agree that we may impose a fee on the payee or other holder of a check or other item drawn against your account (s) that is presented for payment over the counter (in person or otherwise) at the credit union rather than being deposited in an account at another institution and presented for payment through the check collection system.

25. BINDING ARBITRATION: All disputes of whatever kind or nature in connection with this Membership Agreement or your relationship with the Credit Union shall be settled by mediation and/or binding arbitration as provided below. This binding Arbitration provision constitutes a voluntary arbitration agreement under the Nevada Uniform Arbitration Act and exempts the parties from mandatory court arbitration proceedings.

At your or the Credit Union's request before arbitration is commenced, the parties shall participate in formal mediation through the Nevada Arbitration Association (or other association agreed to by you and the Credit Union) in an effort to manually resolve the dispute. Any party may demand arbitration 30 days after the first mediation session if mediation is not successful within that time. Arbitration must commence not later than 30 days after formal mediation concludes unsuccessfully or 60 days after the notice of request for formal mediation, whichever is earlier.

Arbitration shall be conducted under the rules and auspices of the Nevada Arbitration Association (or other association agreed to by you and the Credit Union), and judgment on the arbitration decision may be entered in any court of competent jurisdiction. The arbitration decision shall be final and binding and shall not be subject to trial de novo. Unless otherwise requested by you and the Credit Union, all arbitration proceedings shall take place in Las Vegas, Nevada and shall be presided over by a single local arbitrator. The arbitrator shall have no jurisdiction over all matters in dispute between you and the Credit Union, including all issues of arbitrability. The arbitrator shall be authorized and empowered to award injunctive and non-monetary relief.

Arbitration association and arbitrator costs and fees shall be divided equally among the parties, but the arbitrator shall have the authority to award reasonable attorney's fees to the prevailing party.

Statures of limitation, estoppel, waiver, laches and similar doctrines otherwise applicable in court actions shall be applicable in the arbitration proceedings. Commencement of arbitration proceedings shall be deemed to be "commencement of an action" for the purpose of such doctrines, wherever argued or raised. Arbitration proceedings commence on the date a notice of demand for binding arbitration is served upon the other party.

26. STATUTORY AND CONSENSUAL LIENS ON SHARES: By signing an account card or other agreement conveying a pledge or security interest in shares, or your use of any accounts or securities you grant us and we impress a lien on any and all funds ("shares") in all joint and individual share accounts, regardless of the source of the shares or any owners' contributions. This lien secures any account owners joint and individual obligations to us now or in the future, whether direct, indirect, contingent or secondary. Payment of any sums to a joint owner, beneficiary or other party will be subject to payment of all outstanding obligations owed to us. You agree that this lien is impressed as of the first date that any applicable account is opened with us. This lien secures all debts you owe us pursuant to any loan agreements; under this agreement; arising from any insufficient funds item; fees; costs; expenses; or otherwise. You authorize us to apply shares to any obligations owed to us if you default or fail to pay or satisfy any obligation to us without any notice to any account owner or other party.

27. RIGHT OF SET OFF: You agree that the credit union at all times retains the common law equitable right of set off against shares with regard to any debt or obligation owed to us individually or otherwise, which right may be exercised by us without legal process or notice to any account owner.

28. ADMINISTRATIVE FREEZE: You specifically agree that we have the right to place an administrative freeze on any joint or individual accounts to preserve

the credit unions lien rights, to preserve our right of set off, to comply with legal process, or otherwise without notice to any owner. Such action by the credit union shall not violate II USC 362, or other applicable law.

29. SHARES: For the purpose of your pledge to secure your obligations to the credit union, our common law right of set off, and otherwise, "share (s)" mean all deposits in any share savings, share drafts, club, share certificate, p.o.d., revocable trust or custodial account (s), whether jointly or individually held -- regardless of contributions, that you have on deposit now or in the future, all of which are deemed "general deposits", for the purpose of your pledge. Your pledge does not include any I.R.A., tax escrow, irrevocable trust or fiduciary account in which you do not have a vested interest.

30. UNLAWFUL TRANSACTIONS: You warrant and agree that you will not use any credit union accounts or services, including but not limited to loans, to make or facilitate any illegal transaction (s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this agreement. The credit union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us) under applicable law, including but not limited to any transaction involving or relating to any gambling activity. You agree that the credit union will not have any liability, responsibility or culpability what so ever for any use by you or any authorized user (s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the credit union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use. Nevada Federal Credit Union complies with the Unlawful Internet Gambling Act (UIGEA-Regulation GG) by performing due diligence at the time of account opening for business/commercial accounts. It is the policy of the Credit Union to restrict the opening of any business/commercial account which knowingly participates in restricted transactions under the Act. If the Credit Union becomes aware of a business/commercial account conducting restricted transactions, the account will be closed. Restricted transactions are prohibited from being processed at Nevada Federal Credit Union. Restricted transactions are those in which a person engaged in the business of begging or wagering accepts credit, funds, checks, instruments or other proceeds from another person in connection with unlawful internet gambling. We may block or reject any such restricted transactions. Further, we reserve the right to block or close any account which we believe is in receipt of such transactions.

31. SKIP PAYMENT: At our option, we may offer you the opportunity to not make ("skip") a minimum payment during certain designated billing cycles ("skip payment period"). If you do not make your minimum payment as provided in this agreement, during such designated billing cycles, you understand that we will continue to apply finance charges to your account. Beginning with the billing cycle following an allowed skip payment period, all other provisions of this agreement will apply. By deferring the payment on your loan, the amount you pay for finance charges on your loan could be greater than stated on your loan disclosure. We have no obligation to accept your credit worthiness including obtaining consumer credit reports. We may charge you an application processing fee for each skip payment period that we may offer to cover our costs of investigating your qualifications for this extension including but not limited to the costs associated with researching your credit worthiness. If you choose to add the fee to your loan balance, the annual percentage rate on your loan may be affected. If you have GAP coverage on your vehicle, it is your responsibility to check with your insurance company regarding their policy on payment deferrals before participating in our Skip-A-Pay program.

32. E-MAIL ADDRESS COLLECTION: In order to serve you better we may ask that you provided us with an e-mail address. E-mail address information is necessary to manage our account database. We assure you that the e-mail address you submit won't be sold or shared with any other party outside the Credit Union unless we are compelled to do so by law. On occasion we may contact you at the e-mail address you've provided, if we have product or service information to share that may be of potential benefit.

33. LOAN COLLATERAL-DEFAULT: All vehicle loans require adequate property insurance coverage and proper evidence thereof. You understand that your loan(s) are subject to periodic default fees as disclosed to you in the Service Fee Schedule if you fail to maintain adequate property insurance and provide evidence thereof.

34. ADDITIONAL CHARGES FOR TRANSACTIONS IN A FOREIGN CURRENCY AND "CROSS-BORDER" TRANSACTIONS. CURRENCY CONVERSION FEE: If you effect or authorize a transaction with your access

device in a currency other than U.S. dollars, Visa® will convert the charge into a U.S. dollar amount. The VISA® currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by, as applicable. The exchange rate VISA® uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of the purchase or the date the transaction was posted to your account. A Currency Conversion Fee of up to 2% will be applied to transactions that are converted from foreign currencies to U.S. dollars. **CROSS-BORDER TRANSACTION FEE:** In addition, VISA® charges us a Cross-Border Assessment up to 2% on each transaction on all cross border transactions regardless of whether there is a currency conversion. For purposes of this Section, "cross border transaction" shall include both (a) transactions initiated in a foreign country which are subsequently settled in the United States, and (b) transactions initiated in the United States but which are ultimately settled in a country outside of the United States. The Credit Union will assess these fees to you to reimburse it for the fee it is required to pay for each of you transaction subject to these terms. The Cross-Border transaction fee will be shown separately on your periodic billing statement. The Currency Conversion Fee, if it applies to the transaction, will be included in the transaction amount posted on your statement.

SHARE CHECKING ACCOUNT AGREEMENT

IN ADDITION TO THE GENERAL DEFINITIONS SET OUT IN THE MEMBERSHIP AGREEMENT, THE TERM "ACCOUNT" WHERE CONTAINED IN THIS SECTION SHALL REFER TO YOUR SHARE CHECKING ACCOUNT.

1. SIGNATURES REQUIRED: If you have requested a share checking account with the Nevada Federal Credit Union, you authorize us to recognize any of the signatures subscribed on the Membership Application Form in the payment of funds or in the transaction of any business on this account. If there is more than one owner on this account, all agree with each other and with the Credit Union that all sums now paid into this account or hereafter paid into this account by any one or more account holders shall be owned by all account owners jointly and equally regardless of who paid net contributions into the account, with full rights of survivorship and shall be subject to withdrawal or receipt by any of the account owners or any surviving account owner(s). You agree that any such payment shall be valid and shall discharge the Credit Union from any liability. The Credit Union is not obligated to inquire as to the source of funds received for deposit to a joint account or to inquire as to the proposed use of any sums withdrawn from the account.

2. LOAN COLLATERAL: Funds held in your share checking account may NOT be pledged as collateral for any loan. Funds may be attached in the event of default by the owner or any joint owner on any obligation owed to the Credit Union. In the event my account is referred to a collection service due to lack of payment on my part, I agree to pay all collection/legal fees that may be added to my account.

3. PAYMENT OF DRAFTS/CHECKS: We may, without liability, accept, pay, guarantee, and charge drafts/checks to the account in any order convenient to us. The Credit Union accepts no authority or discretion to determine the incompetency or incapacity of any account owner. your death or incompetence or organizational dissolution shall not revoke our authority to accept, pay or collect a draft/check or to account for proceeds of its collection until we visually inspect a death certificate or actually know of the fact of death or court order showing incompetence or establishing guardianship and have reasonable opportunity to act on it. Even with knowledge, we may for ten (10) days after the date of death or incapacity or organizational dissolution, pay or guarantee drafts/checks drawn on or prior to that date unless ordered in writing to stop payment by a person claiming an interest in the account under rules established by us. We are under no obligation, however, to accept such stop payment order. Joint holders of the account agree to notify the credit union of the death or incapacity of any individual on this account or the dissolution of any organization.

4. NONSTANDARD PAYMENTS: The Credit Union may, at its sole discretion, but without obligation, pay funds from this account.

- When such payment would draw the account below the minimum balance as established by the Credit Union; or
- If drawn by means not previously authorized by you; or
- To honor drafts/checks presented over six (6) months past their dates.

5. WRONGFUL DISHONOR: In the event of any wrongful dishonor which occurs by mistake or good faith error, liability shall be limited to your actual damages.

6. WRONGFUL HONOR OF DRAFT/CHECK: If the Credit Union has paid a check or draft which should have been dishonored, then the Credit Union may exercise all its rights and remedies against any person, including you, which are necessary to recover any loss suffered.

7. POSTDATED ITEMS: The Credit Union shall not be liable for honoring or failing to honor a postdated or conditionally endorsed check or draft.

8. STOP PAYMENT ORDERS: You may order the Credit Union to stop payment on any check or draft written against your account, providing such request is timely and made prior to the payment of the check(s). We may, at our sole option, accept this order verbally or require that it be in writing. Nevada Federal is not responsible for any contractual agreement between payee and member. Nevada Federal is not liable for payment of the draft(s) unless payment is due to Nevada Federal's negligence and causes actual loss to the member. Nevada Federal's liability is limited to the actual amount of the draft(s). Stop payments cannot be guaranteed until 48 hours after the date and time of request. Stop payment requests cease to be effective after six (6) months unless renewed prior to expiration.

9. PERIODIC STATEMENTS: You will receive, at regular intervals determined by the Credit Union, a statement of account describing all the activity on your share checking account for the period covered by that statement. The statement will be sent to the primary owner of the account. Upon receipt, you must exercise all due care and promptness examining the statement and shall notify the Credit Union promptly, in writing, of any error. On organizational accounts, an officer, other than one who is authorized to sign checks, should review each periodic statement within 14 days of receipt. The Credit Union shall not be liable for any errors if you fail to notify us of an error within 60 days from the date the statement is sent to you. Time used in obtaining copies of checks for verification will not be deducted from the 60-day limit for reporting errors. Members opting to receive electronic statements will not receive mailed statements.

10. FEES AND CHARGES: All fees and charges pertaining to your share checking account will be disclosed to you in the Service Fee Schedule. you agree to pay us, according to that schedule, all costs and charges incident to your account. We may debit such charges against your checking account when due, except where there are insufficient funds available. In such cases, those charges will be treated as overdrafts. The Credit Union reserves the right to add, delete or change any fees and charges at any time without notice. Fees continue to be charged to your account until you notify us in writing that you wish to close the account.

11. ENDORSEMENT: We may supply missing endorsements on any checks or drafts written to us for deposit into your account. you understand and agree that you are liable for all losses caused by any markings you place on any checks or drafts. If the Credit Union incurs a loss because of your marks in the area reserved for Credit Union use, your account may be charged for the loss, up to the amount of the check.

12. CHECK HOLD POLICY: All non-cash deposits made to your checking account will be credited to your account provisionally, subject to the terms of the Credit Union's Check Hold Policy. The Credit Union's Check Hold Policy is defined later in this brochure. This may affect your ability to withdraw funds.

13. TRUNCATION OF CHECKS: All checks written on your account remain the property of the Credit Union upon payment and are not returned to the account owner(s). Copies of the returned checks may be available for a fee. Checks are paid in order of presentation.

14. APPROVED FORMS: Only checks or draft blanks and other methods approved by the Credit Union may be used to withdraw funds from this account. Members assume all risk and liability related to checks obtained from any source other than N.F.C.U. Checks in the 9000 series will not clear properly.

15. INSUFFICIENT FUNDS: If you write a check or authorize an ACH transaction against unavailable funds, the Credit Union may return the check or ACH item and you will be charged a "non sufficient" (NSF) fee or the Credit Union may pay the overdraft check or ACH transaction and charge you a paid NSF (overdraft) fee. We pay overdraft checks and ACH items at our discretion. Having overdraft coverage does not guarantee that we will pay your overdrafts. If you have made previous

arrangements with us for overdraft protection, the Credit Union will automatically transfer the needed funds first from your Line of Credit account, if applicable, and secondly from your primary share account, if applicable, to cover the overdraft subject to availability of funds and Credit Union minimum balance requirements. There is no fee for using the Line of Credit to cover overdrafts. A fee is charged to overdraft from primary shares. If you attempt an ATM withdrawal or a one-time debit card transaction with unavailable funds in your account, your transaction will be denied. Rather than have the transaction denied, you may opt-in to the Courtesy Pay overdraft protection program which allows the Credit Union to honor the ATM withdrawal or one-time debit card transaction when funds are unavailable, and charge a paid NSF (overdraft) fee for this service. You must opt-in to the courtesy pay overdraft protection program electronically through online banking, in person at any of our branches or by calling us. Pledged funds cannot be transferred. You may subsequently elect to opt out of the courtesy pay program by notifying us. You understand that the use of a debit card involves pre-authorization of funds. A debit may or may not be immediately deducted from your account. Pre-authorizations from your debit card may take up to ten (10) business days to clear your account. You will be responsible for any fees incurred upon presentation of such a debit, if there are insufficient funds to cover the pre-authorized amount.

16. JOINT ACCOUNTS: If the signature form for this account is signed by more than one person, all owners agree between themselves and with the Credit Union that each of the owners appoints the other(s) as agent and attorney in fact to an overdraft to any of your share or loan accounts.

17. TERMINATION: You may terminate this account at any time, with written notice. The Credit Union may terminate this account at any time with good cause. "Good cause" includes, but is not limited to, fraud, excessive overdrafts not covered by available funds in your share account or your Line of Credit account, violations of agreements with this Credit Union, or other abuses of this account. Termination of an account does not excuse your liability for any checks or drafts outstanding at the time of termination.

18. GOVERNING LAW: This agreement shall be construed in accordance with the applicable provisions of the Uniform Commercial Code of the State of Nevada and the term "Credit Union" shall, for the purposes of this Agreement, be deemed to be included in the definition of a bank as found therein. This agreement voluntarily submits each person signing the application for membership to the jurisdiction of Nevada courts in all matters regarding any account held at the Credit Union.

19. CHANGE IN TERMS: We have the right to change any provision of this Agreement, with 30 days advance notice. The Credit Union also reserves the right to establish, from time to time, additional rules and regulations affecting share checking accounts.

20. CREDIT UNION RECORDS FINAL: Although deposits are evidenced by receipts, they are not verified in detail at the time the Credit Union accepts them, and deposits are subject to correcting entries if errors are discovered.

21. FEES: Please refer to the fee schedule for additional information about charges.

22. SUBSTITUTE CHECKS AND YOUR RIGHTS:

What is a "substitute check"?

Federal law permits banks and credit unions to replace original checks with "substitute checks", to make check processing faster. A "substitute check" is a legal copy of the front and back of your check. You may use a "substitute check" as proof of payment just like the original check.

In making a "substitute check" the original check is destroyed. If we receive a "substitute check" on your account or as a returned check, the "substitute check" is what will be returned to you (because it's all we have).

This notice describes your rights if you believe a mistake has been made in posting a "substitute check" to your account.

How to make a claim for refund.

If you believe a mistake has been made in posting a "substitute check" to your account, contact us at **(800) 388-3000 or (702) 457-1000 (Las Vegas)**. You must contact us within 45 days of when the "substitute Check" was delivered to you or when we mailed your account statement on which the "substitute check" appears, whichever is later. (We will extend this time period if you couldn't make a timely claim due to extraordinary circumstances).

Tell us:

- The mistake you believe was made (for example, the incorrect amount was withdrawn from your account or a check was withdrawn twice);
- The amount of your loss;
- Why the "substitute check" you received doesn't show that you suffered a loss;
- A copy of the "substitute check" or information to help us identify it, such as check number, date, amount, payee, etc.

Rights regarding claims for refund.

In your claim for refund, you may request us to recredit your losses to your account. Amounts you can attempt to claim include the amount withdrawn from your account, plus fees charged (e.g., NSF or bounced-check fees), plus interest (if your account is interest-bearing). If your loss is less than the amount of the check, you can only recover your loss. If your loss is more than the amount of your check you may be able to recover additional amounts under the law.

If you make this claim for refund, you may receive up to \$2,500 of your refund (plus interest if your account is interest-bearing) within ten (10) business days after we received your claim and the rest (plus interest if your account is interest-bearing) within 45 calendar days. **NOTE:** We may reverse the refund and interest later if we can show that the "substitute check" was correctly posted to your account.

TAXPAYER IDENTIFICATION NUMBER

1. FEDERAL REQUIREMENTS: Federal Law requires that you provide the Credit Union with your Taxpayer Identification Number (T.I.N.). Your T.I.N. will usually be your social security number. This number will be used when reporting interest earned by the primary owner to the IRS. You understand that failure to provide this number will subject your account to a backup withholding tax of 31%. Falsification of this number is a violation of federal law.

2. BACKUP WITHHOLDING: The interest and Dividend Tax Compliance Act of 1983 requires payers to withhold and send to the IRS 31% of payments of interest, dividends and certain other payments under certain conditions. This is called backup withholding. If you have provided the Credit Union with your proper T.I.N., you will not be subject to backup withholding unless:

- a) The IRS notifies the Credit Union that your T.I.N. is incorrect, or
- b) you are notified by the IRS that you are subject to backup withholding because you failed to report all your interest or dividends on your tax return, or
- c) you failed to certify to the Credit Union on your Membership Application form that you are not subject to backup withholding, or
- d) you failed to certify your T.I.N. on the Membership Application Form.

3. CERTIFICATION OF ACCOUNT OWNER(S): By signing the Membership Application Form, you are certifying, under penalties of perjury, that the T.I.N. indicated on that form is correct (or that you have applied for a T.I.N.) and that you are not subject to backup withholding either because you have not been notified by the IRS that you are subject to withholding as a result of a failure to report all interest and dividends or the IRS has notified you that you are no longer subject to backup withholding.

4. HOW TO OBTAIN A T.I.N.: If you do not currently have a T.I.N. you should apply for one immediately by completing form SS-5, application for a Social Number Card (individuals), or form SS-4, application for Employer Identification Number (businesses and other entities).

5. PENALTIES:

- a) Failure to provide the Credit Union with a proper T.I.N. may subject you to a \$50 penalty imposed by the Internal Revenue Service, unless the failure is due to reasonable cause and not neglect.
- b) Failure to include any portion of an includable payment of interest or dividends which were reported to you by the Credit Union in gross income will subject you to a penalty of 5% on any portion of an underpayment.
- c) If you make a false statement with no reasonable basis which results in no imposition of backup withholding, you are subject to a penalty of \$500.
- d) Willfully falsifying certifications or affirmations may subject you to criminal penalties, including fines and/or imprisonment.

6. OTHER INFORMATION:

- a) You must provide the Credit Union with your correct and legal name. If your name has changed, for example, because of marriage, you are required to contact the Social Security Administration to report your new name.
- b) On joint accounts, the T.I.N. of the primary owner must be reported to the Credit Union, and it is in that number that interest will be reported to the IRS.

INACTIVE ACCOUNTS

Savings and checking accounts in which there is no deposit or withdrawal activity for a one (1) year period becomes dormant, other than dividend deposits and service charge withdrawals. Funds in accounts with no activity for three (3) years may be forfeited to the State of Nevada. Notwithstanding a dormant status, the Credit Union may charge a service fee against any said account.

PRIVACY DISCLOSURE

To assure the continued privacy and confidentiality of your personal financial information, Nevada Federal Credit Union observes these practices and procedures:

Information We Collect

We collect non-public information about you from some or all of the following sources:

- ◆ Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- ◆ Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- ◆ Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

Our Security Measures

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

INFORMATION SHARING

Your Right to Limit the Use of Your Information

Nevada Federal provides excellent member service and using member information within the Credit Union helps us maintain this excellent service. If you agree that our extensive privacy practices as disclosed in this booklet meet your expectations, **no action is required by you**. However, federal law requires that we give you the opportunity to opt out of the sharing of your information within the Credit Union.

Limiting the Flow of Information Within the Credit Union

If you choose to limit our ability to share financial information within the Credit Union (opt out) it will make it difficult for us to provide the high level of service you expect. For example, if you opt out, you may need to repeat information you already provided or we may not know which product or service best meets your needs.

You may limit affiliate companies within the Credit Union, such as our insurance and investment affiliates, from having access to some of the information we have collected. This information includes your income, your transactions within the Credit Union, credit and demographic information.

Limiting the Information We Use for Marketing

You may limit affiliates within the Credit Union, such as our insurance and

investment affiliates, from using the personal information we share with them. This information includes your income, your transactions within the Credit Union, credit and demographic information.

This opt out will apply for at least five (5) years. Your choice will take effect immediately. You will be given a chance to renew your choice before it expires.

If you choose to opt out, please call (702) 457-1000 in Las Vegas, (775) 827-3880 in Reno/Sparks, (775) 751-9880 in Pahrump, or (800) 388-3000 toll free and speak to a Contact Center Representative. Your choice will also apply to joint account holders.

PRIVACY DISCLOSURE SILVERLINK ONLINE AND PHONE TELLER YOUR RIGHTS AND RESPONSIBILITIES

IN CONSIDERATION FOR THE USE OF THE SILVERLINK ONLINE AND PHONE TELLER, YOU AGREE THAT:

1. The Credit Union will process all transactions from your account for any and all withdrawals by use of SilverLink.
2. You may use SilverLink only to make account inquiries or account transfers, or to withdraw funds actually on deposit in your Share Account, Share Checking Account, or receive an advance against your available line of credit loan balance, provided you have been granted this privilege. The terms of any agreements signed by you pertaining to a share savings account, share checking account, line of credit or loan balance and any required disclosures thereto are hereby incorporated by reference. In the event of an overdraft as a result of any Credit Union transaction, you agree to immediately pay to the Credit Union, without notice or demand, the amount of the overdraft that exceeds your share savings account balance, or line of credit.
3. If you have an approved line of credit loan, you are authorized to use SilverLink to obtain check advances pursuant to the terms and conditions of such line of credit loan plan, the provisions of which are hereby incorporated by reference.
4. If you do not have an authorized line of credit, you may use SilverLink only to withdraw funds actually on deposit in a share account or share checking account, if applicable. If you do not have an authorized line of credit, you further agree that your share account balance will control all transactions through SilverLink until such time as you acquire an authorized line of credit with the Credit Union.
5. If your account is a joint account, either or any of the signers of the account may withdraw funds from any or all sub-accounts within your primary account, whether or not there are joint owners of the sub-account. All charges made to your account by the Credit Union upon use of SilverLink by one of the signers, or by another person with the consent or assent of one of the signers, shall be fully binding on both or all signers on the account.
6. Upon approval of your membership application, you will receive a Personal Identification Number (PIN) which, when used together with the account number, will activate the SilverLink systems. The responsibility of safeguarding the secrecy of such PIN number rests exclusively with you. Use of such PIN number by any person other than you will constitute prima facie evidence that you authorized such use.
7. All transactions (deposits, withdrawals, transfer of funds or payments) made by use of SilverLink will be evidenced on the regular statement. You agree that a withdrawal so evidenced will constitute a valid charge against your account with the Credit Union.
8. You are responsible for all transactions initiated by you whether or not they are reflected in the available balance.
9. You agree to notify the Credit Union promptly if the SilverLink PIN is lost or stolen, or if your monthly or quarterly statement of account contains any discrepancies, and your liability with respect to unauthorized transactions shall be limited as provided by law. In addition, a fee may be charged for re-issuance of a PIN due to a non scheduled replacement ordered by you if the Credit Union is not at fault.

10. You agree that any restrictions placed on your account, either by you or the Credit Union, may result in SilverLink's inability to complete a transaction. you further agree to contact the Credit Union in such cases and that the Credit Union shall have no liability to you for failure of operation of the SilverLink systems.

11. You agree to the release of such personal information relating to your account as is necessary for you to utilize SilverLink to access your accounts, and authorize the Credit Union to obtain such information.

12. As used, here, the masculine pronoun shall refer with like effect to the feminine. If this agreement is signed by more than one person, wherever used herein, the singular person shall be read as plural. All obligations of joint SilverLink users shall be joint and several. We will withdraw the funds from your account 24-48 hours following the process date.

Bill Payer - We will process Bill Payer transfer requests only to the creditors designated in the SilverLink Online vendor list, and such payees as you authorize and for whom we have a proper "vendor code" number. We will not process any Bill Payer transfer if the required information is incomplete. We will withdraw the designated funds from your account 24-48 hours following the process date. You should allow at least ten (10) business days for processing and crediting by the vendor. We cannot guarantee the time that any payment will be credited to your account by the payee. There are fees for Bill Payer services as described in the Credit Union Fee Schedule.

Limitations on Transactions - You may make SilverLink transfers from and to your accounts, or other accounts you authorized, as often as you like, and in any dollar amounts, except for the following limitations:

Individual Retirement Accounts: No withdrawals or transfers from this account may be made by means of preauthorized or automatic transfer, SilverLink Online, telephone order or instruction, or similar order to a third party. However, transfers may be made, for current calendar year contributions, from share savings or checking accounts to the individual retirement account by means of preauthorized or automatic transfer, SilverLink Online, SilverLink Phone Teller or telephone order instruction.

Money Maker Accounts: The minimum amount for withdrawal is \$500 per withdrawal. You may not make more than six (6) withdrawals or transfers from this account by means of a preauthorized or automatic transfer, SilverLink Online, or telephone order or instruction, during any statement period. No more than three (3) of the six (6) transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed these transfer limitations in any statement period, your account will be subject to closure by the Credit Union.

Share Certificates: Please refer to the share certificate document for transaction limitations.

The Credit Union reserves the right to refuse any transaction that would result in insufficient funds, lower an account below a required minimum balance or otherwise require us to increase our required reserve on the account.

Charges for SilverLink Online and Phone Teller Transactions - Please see the Credit Union Fee Schedule for an itemization of fees charged for transactions made through SilverLink.

Stop Payment Procedures - In addition to those stop payment procedures described in the Membership Agreement and Disclosure Booklet, if you wish to stop payment on a Bill Payer transaction call (800) 823-7555.

Unauthorized Transfers - Tell us AT ONCE if you believe your SilverLink PIN has been compromised, or your computer has been lost, stolen, or misappropriated. 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 you tell us within two (2) business days, you can lose no more than \$50 if someone used your account access without your permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your computer and/or PIN, and we can prove we could have stopped someone from using your account access without your permission if you had told us, you can lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed or e-mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time period.

If you believe your computer and/or PIN has been compromised, lost, stolen, or misappropriated or that someone has transferred or may transfer money from your account without your permission, call, e-mail or write us at the telephone number or address listed below:

Nevada Federal Credit Union
P.O. Box 15400
Las Vegas, NV 89114-5400

(702) 457-1000 Las Vegas
(775) 827-3880 Reno/Sparks
(775) 751-9880 Pahrump
(800) 388-3000 Toll Free

Business Days: Monday through Friday
Excluding Federal Holidays, Nevada State Day,
and the day after Thanksgiving.

www.nevadafederal.org

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

SilverLink Online and Phone Teller User Precautions - As with all financial transactions, please exercise discretion when using SilverLink. The following suggestions may be helpful:

- ◆ Compare your records with the account statements you receive.
- ◆ Carefully read account information displayed on screen and compare it with your records and account statements you receive.
- ◆ Protect the secrecy of your Personal Identification Number (PIN). Do not tell anyone your PIN. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse, or on or near your computer.
- ◆ Prevent others from seeing you key in your PIN by using your body to shield their view.
- ◆ If your computer is stolen or your PIN is compromised, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your computer or PIN is lost, stolen or misappropriated.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

ACH Transactions - You may use ACH services to perform the following transactions:

- ◆ Make deposits to your Share/Savings or Share Draft/Checking account.
- ◆ Make loan payments.
- ◆ Pay bills directly from your Share/Savings or Share Draft/Checking accounts in the amounts and on the day you request.
- ◆ Authorize a merchant to convert your Share Draft/check to an electronic fund transfer initiating a debit to your Share Draft/Checking account for the amount of purchase.
- ◆ Authorize a merchant to debit your Share Draft/Checking account for returned check fees.

All payments and deposits are subject to later verification by us.
Direct Deposits - You may make arrangements for certain direct deposits to be accepted into your Share Draft or Share Savings account(s).

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from your Share Draft or Share Savings account(s).

SilverLink Online and SilverLink Phone Teller Transfers - Types of Transfers - You may access your account by Internet 24 hours a day at www.nevadafederal.org or by calling (702) 457-5465 in Las Vegas or (775) 335-5465 in Reno/Sparks or (877) 511-5465 Pahrump/Toll Free. You can use your personal identification number and your account numbers, to:

- ◆ Obtain account balance information
- ◆ Obtain transaction history information
- ◆ Obtain current interest rates
- ◆ Transfer funds and make loan payments
- ◆ Withdraw funds through the mail
- ◆ Change the Personal Identification Number (PIN)
- ◆ Pay bills through Bill Payer

ATM Transfers - Types of Transfers and Dollar Limitations - You may access your account(s) by ATM using your ATM card and personal identification number, to:

- ◆ Make deposits to share checking account(s) with an ATM card
- ◆ Make deposits to share savings account(s) with an ATM card
- ◆ Get cash withdrawals from share checking account(s) with an ATM card
 - you may withdraw up to the authorized limits
- ◆ Get cash withdrawals from share savings account(s) with an ATM card
 - you may withdraw up to the authorized limits*
- ◆ Transfer funds from share savings to share checking account(s) with an ATM card
- ◆ Transfer funds from share checking to share savings account(s) with an ATM card
- ◆ Get information about
 - the account balance of your share checking accounts
 - the account balance of your share savings accounts

Some of these services may not be available at all terminals. Holds may be placed on deposits.

* Call us to determine authorized limits for individual accounts.

UNAUTHORIZED ATM TRANSFERS

Tell us AT ONCE if you believe your ATM card and/or PIN have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50 if someone used your ATM card without your permission.

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

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you believe your ATM card and/or PIN has been lost or stolen or that someone has transferred money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

Visa® Check Card (Debit Card) - Types of Transfers and Dollar Limitations - The Visa® Check Card is an access device that may be used at any merchant location where Visa® cards are accepted. You may purchase goods (in person), pay for services (in person) and get cash from a merchant, if the merchant permits,

or from a participating financial institution. The card may also be used, along with your PIN to make ATM transactions up to the authorized limit. You may conduct point-of-sale and off-line debit transactions up to the authorized limit.

VISA® CHECK CARD UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your Visa® Check Card and/or PIN have been lost, stolen, or compromised. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you notify us within two (2) business days, you can lose no more than \$50 if someone used your Visa® Check Card and/or PIN without your permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your Visa® Check Card and/or PIN, and we can prove we could have stopped someone from using your Visa® Check Card and/or PIN without your permission if you had told us, you can lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you believe your Visa® Check Card and/or PIN number has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

Your card is subject to Visa® U.S.A. rules prohibiting the use of your card for any illegal transactions, such as unlawful gambling. Such use may curtail your ability to receive reimbursement for questioned items in such transactions and/or subject your account to cancellation.

CHARGES FOR ELECTRONIC FUND TRANSFERS

- ◆ We do not charge for direct deposits to any type of account.
- ◆ We do not charge for preauthorized withdrawals from any type of account.

Except as indicated elsewhere, we do not charge for electronic fund transfers.

RIGHT TO DOCUMENTATION

- ◆ **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- ◆ **Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. If the only possible transfers to or from your account are preauthorized deposits, you will get a quarterly statement from us. You may call SilverLink Online at (702) 457-5465 in Las Vegas or (775) 335-5465 in Reno/Sparks or (877) 511-5465 in Pahrump/Toll Free to find out whether or not the deposit has been made.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write us at the telephone number or address listed in this brochure in time for us to receive your request three (3) or more business days 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.

Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments three (3) or more business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control, including but not limited to legal process; labor unrest; computer or other equipment failure; interruption of communication facilities; civil unrest or disturbance; emergency conditions; or potential violation of any guideline, rule, or regulation of any government authority prevent the transfer, despite reasonable precautions we have taken.
- (6) There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers;
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or questions in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) after we hear from you and we will correct any error promptly.

If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or questions. If we decide to do this we will re-credit your account within ten (10) business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) 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 questions in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Nevada Federal Credit Union
P.O. Box 15400
Las Vegas, NV 89114-5400

(702) 457-1000 Las Vegas
(775) 827-3880 Reno/Sparks
(775) 751-9880 Pahrump
(800) 388-3000 Toll Free

Business Days: Monday through Friday
Excluding Federal Holidays, Nevada State Day,
and the day after Thanksgiving.

www.nevadafederal.org

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM FACILITY USER PRECAUTION

As with all financial transactions, please exercise discretion when using an ATM. For your own safety, be careful. The following suggestions may be helpful:

- (1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM.
- (2) Mark each transaction in your account record, but not while at the ATM. Always save your ATM receipts. Do not leave them at the ATM because they may contain important account information.
- (3) Compare your records with the account statements you receive.
- (4) Do not lend your ATM card to anyone. Note: If you give your card or PIN to another person, you are authorizing that person to use your card and any transactions made by them are considered authorized.
- (5) Remember, do not leave your card at the ATM. Do not leave any documents at the ATM.
- (6) Protect the secrecy of your Personal Identification Number (PIN). Do not tell anyone your PIN or keep it where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse or write it on the ATM card.
- (7) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (8) If you lose your ATM card or it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility after sunset. If you observe any problem, go to another ATM.
- (10) Do not accept assistance from anyone you do not know when using an ATM.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the

transaction, pocket your card and leave. You might consider using another ATM or coming back later.

- (12) Do not display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surroundings.
- (13) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except for the driver's window. Keep the engine running and remain alert to your surroundings.
- (14) We want the ATM to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

NOTICE OF VISA® CHECK CARD USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using your Visa Check Card. Transactions made using the Visa® Check Card are like using cash.

- (1) Sign your card immediately when you receive it.
- (2) Do not lend your Visa® Check Card to anyone. Note: If you give your Visa® Check Card or PIN to another person, you are authorizing that person to use your card and any transactions made by them are considered authorized.
- (3) Protect the secrecy of your Personal Identification Number (PIN). Do not tell anyone your PIN. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse or write it on the Visa® Check Card.
- (4) Compare your records with the account statements you receive.
- (5) Always save your receipts. Do not leave them at the ATM, point-of-sale terminal, or with the Merchant.
- (6) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (7) Do not give your account number over the phone if the call is unsolicited.
- (8) If you lose your Visa® Check Card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (9) Your card is subject to Visa® U.S.A. rules prohibiting the use of your card for any illegal transactions, such as unlawful gambling. Such use may curtail your ability to receive reimbursement for questioned items in such transactions and/or subject your account to cancellation.

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to "Transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft (checking accounts) are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our general policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, federal holidays, Nevada State Day and the day

after Thanksgiving. If you make an ATM deposit before 12:00 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 an ATM deposit after 12:00 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.

Availability to deposits made through an ATM may vary based on account management. Contact us to inquire about your availability to ATM deposits.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit available to you on the first business day after the day of your deposit. Depending on the type of deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposit may be available on the first business day after we receive your deposit.

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

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

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

We believe a check you deposited will not be paid.

You deposit checks totaling more than \$5,000 on any one (1) day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six (6) months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will notify you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from the electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,000 of a day's total deposits of cashiers, certified, tellers, travelers and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury Check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

TRUTH IN SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT INCLUDING MYSAVINGS

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting - Dividends, if declared, will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend Period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum Balance Requirements:

The minimum balance required to open this account is \$20. You must maintain a minimum daily balance of \$1 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

You may not make more than six (6) withdrawals or transfers from this account by means of a preauthorized or automatic transfer, SilverLink Online, or telephone order or instruction, during any statement period. If you exceed this transfer limitation in any statement period, your account will be subject to closure by the Credit Union.

Par Value of a Share:

The par value of a share in this account is \$100.

Fees and Charges:

Please refer to our fee schedule.

**REGULAR CHECKING, MYCHECKING,
NEW START CHECKING, ESSENTIAL CHECKING
AND PLATINUM CHECKING**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting - Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum Balance Requirements:

The minimum required to open this account is \$20. Please see the bylaw requirements in the Common Features section for additional information. Essential checking members must verify household income annually.

You must maintain a minimum aggregate daily savings and loan balance of \$1,000 to avoid a non participation fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a non participation fee once during the statement cycle. Essential checking, Free checking, New start checking, MyChecking, Regular checking and Green checking are exempt from this fee. Regular checking and non complying Green checking are subject to the monthly maintenance fee.

You must maintain a minimum daily balance of \$10,000 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue

on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and Charges:

Please refer to our fee schedule, located on the last page of this disclosure booklet.

**FREE CHECKING ACCOUNT
(Effective June 1, 2009 - No new accounts)**

Account Requirements:

To be eligible for a Free Checking Account you must be eligible for and maintain:

E-Statements; and Visa® Check Card.

If at any time you do not maintain all Free Checking requirements, the Credit Union may immediately convert your account to a regular Checking Account (with rates, annual percentage yields and fees as applicable to a Regular Checking Account).

Rate Information:

The share dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting - Share dividends, as determined by the credit union board of directors, will be compounded every month. These dividends when declared, will be credited to your account every month. Bonus dividends, as determined by the credit union board of directors, will be compounded semi-annually. These bonus dividends when declared, will be credited to your account on semi-annual periods ending June 30 and December 31.

Dividend Period - For this account type, the dividend period is monthly, for example, the beginning date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum Balance Requirements:

The minimum required to open this account is \$20. Please see the bylaw requirements in the Common Features section for additional information. There is no minimum daily balance required to be maintained in this account to avoid a non participation fee. There is no non participation fee on this account. You must maintain a minimum of \$10,000 in your account each day to receive the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and Charges:

Please refer to our separate fee schedule, located on the last page of this disclosure booklet. The following fees are "waived" for free checking:

- ◆ Non Participation
- ◆ Online Bill Pay
- ◆ Online Banking
- ◆ Excessive ATM Transactions (on "Nevada Federal" machines)
- ◆ Excessive Checks Cleared or Paid
- ◆ Excessive Non-Automated Transactions

GREEN CHECKING

Account Requirements:

To be eligible for a Green Checking Account, you must maintain E-Statements and Online Banking. You must also complete 12 or more POS or signature based debit card transactions per month. If at any time you do not maintain these requirements, your account will be subject to a monthly maintenance fee.

Rate Information:

The share dividend rate and annual percentage yield may change at any time as determined by the credit union board of directors.

Compounding and Crediting:

Share dividends, as determined by the credit union board of directors, will be compounded every month. These dividends when declared will be credited to your account every month. Bonus dividends, as determined by the credit union board of directors, will be compounded semi-annually. These bonus dividends when declared will be credited to your account on semi-annual periods ending June 30 and December 31.

Dividend Period:

For this account type, the dividend period is monthly, for example, the beginning date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum Balance Requirements:

The minimum required to open this account is \$20. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum of \$10,000 in your account each day to receive the disclosed annual percentage yield.

Daily balance computation method:

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits:

Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and Charges:

Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

I.R.A. MONEY MAKER

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Tier 1 dividends will be paid when an account has an active checking account or an active and current Visa® or an active and current auto loan or an active and current mortgage loan for accounts existing before April 1, 2010.

Compounding and Crediting - Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend Period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum Balance Requirements:

The minimum balance required to open this account is \$100. You must

maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction or similar order to a third party.

Fees and Charges:

Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

MONEY MAKER ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Tier 1 dividends will be paid when an account has an active checking account or an active and current Visa® or an active and current auto loan or an active and current mortgage loan for accounts existing before April 1, 2010.

Compounding and crediting - Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above, is January 31.

Minimum Balance Requirements:

The minimum balance required to open this account is \$5,000. You must maintain a minimum daily balance of \$5,000 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations:

The minimum amount for withdrawal is \$500 per withdrawal. You may not make more than six (6) withdrawals or transfers from this account by means of a preauthorized or automatic transfer, SilverLink Online or telephone order or instruction, during any statement period. No more than three (3) of the six (6) transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed these transfer limitations in any statement period, your account will be subject to closure by the Credit Union.

Fees and Charges:

Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

PREFERRED MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. Tier 1 dividends will be paid when an account has an active checking account or an active and current Visa® or an active and current auto loan or an active and current mortgage loan for accounts existing before April 1, 2010.

Compounding and crediting - Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above, is January 31.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) into your account.

Minimum Requirements*- There is no minimum balance requirement to obtain the disclosed Annual Percentage Yield.

*To obtain access to this relationship account you must open and fund an investment account or insurance product, as offered through our broker dealer, CUSO Financial Services L.P. (CFS). The investment account can be opened either via the self-directed option online through eVISION or through a registered representative of CFS. Insurance policies can be obtained through a licensed agent

To maintain access to this account you must have established an investment position (via equity shares and/or mutual funds or an annuity contract) of at least \$25,000 from the date that the Preferred Money Market Account is opened.

Deposits maintained in the Preferred Money Market Account are Federally insured by the NCUA/NCUSIF up to \$250,000. The Preferred Money Market Account is not available for IRA accounts held by NFCU.

Investments placed through CFS or any insurance company are not NCUA/NCUSIF insured or Credit Union guaranteed and may lose value.

Fees and Charges:

Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

_____ CERTIFICATE

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be calculated every day.

Crediting frequency - Dividends, if declared, will be credited to your account every month. Alternatively, you may choose to have dividends credited to another account.

Dividend period - For this account type, the dividend period is monthly.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$250 \$500 \$1,000 \$2,500.

You must maintain a minimum daily balance of \$250 \$500 \$1,000 \$2,500 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction Limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make unlimited additions into your account.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw dividends from your account before maturity.

You can only withdraw dividends credited in the term before maturity of that term without penalty.

You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends credited to another account in lieu of having them credited to this account.

Time requirements - Your account will mature _____

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity).

◆ If your account has an original maturity of one year or less:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty or dividends since date of issuance whichever is less.

◆ If your account has an original maturity of more than one year:
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty or dividends since date of issuance whichever is less.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax-qualified plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a share savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity dates which have the same term, minimum balance (if any) and other features as the original term share account.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdraw penalty.

T-Flex Certificate

(Product Unavailable Effective 1-10-10)

Rate Information:

The dividend rate and annual percentage yield may change monthly as determined by the credit union board of directors and the 12-month implied Treasury bill rate.

Compounding and crediting - Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31.

All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Daily balance computation method - Dividends are calculated using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) into your account.

Minimum requirements - There is a minimum balance requirement of \$10,000 to obtain the disclosed Annual Percentage Yield. If a withdrawal brings the balance below \$10,000, the account will be subject to an early withdrawal penalty.

Early withdrawal penalty - The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Transaction limitations - You may make additional deposits, of any increment, into this account. These additions will not extend the maturity date or any other term of this account.

You may make "penalty free" partial withdrawals during the term of this account with the following restrictions: A) A maximum of one withdrawal per calendar month is permitted; B) If the withdrawal causes the account to fall below the account minimum, a penalty will be assessed as outlined above and any remaining funds will be transferred to your Regular Savings account; and C) Deposits and withdrawals must be made in person or by mail.

Term information - Your certificate will mature in 12-months. Your expiration date is _____

Withdrawal prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal may reduce earnings.

Automatically renewable account - This certificate will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your balance will be placed in a share savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw Requirement:

You must complete payment of one share in your Share Savings account as a condition of admission to membership.

All references in this membership agreement and Disclosure Booklet to "Tier 1" refer to accounts held prior to April 1, 2010 by members who had an active checking account, or an active and current Visa®, or an active and current auto loan, or an active and current mortgage loan with us at that time.

Transaction limitation - We reserve the right to, at any time, require not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or from any other savings account as defined by Regulation D.

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

(This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Please refer to our separate fee schedule for additional information about charges.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

Please note: References in this brochure to Tier 1 rates and guidelines apply only to accounts existing before April 1, 2010.

SHARE SAVINGS ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

SHARE CHECKING ACCOUNT

Prospective dividend rate if your daily balance is more than \$9,999.99:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

PLATINUM OR GOLD CHECKING ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

I.R.A. MONEY MAKER

Prospective dividend rate:

Prospective dividend rates are based on balance and account activity. To receive Tier 1 dividend and account must have an active checking account or an active and current Visa® or an active and current auto loan or an active and current mortgage loan for accounts opened prior to April 1, 2010.

If your daily balance is \$25,000 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this period.

If your daily balance is more than \$0 and less than \$25,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

MONEY MAKER ACCOUNT

Prospective dividend rate:

Prospective dividend rates are based on balance and account activity. To receive Tier 1 dividend and account must have an active checking account or an active and current Visa® or an active and current auto loan or an active and current mortgage loan for accounts opened prior to April 1, 2010.

If your daily balance is \$25,000 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If your daily balance is more than \$4,999.99, but less than \$25,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If your daily balance is more than \$0, but less than \$5,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

_____ CERTIFICATE (See Pages 22, 23, 24 and 25 for additional information.)

How to Economically Use Your Nevada Federal Accounts

Nevada Federal provides you with a variety of ways to avoid different fees associated with your account and transaction patterns.

Regular Checking Account

- ◆ Avoid the monthly maintenance fee by keeping a daily average aggregate share balance of \$2,000 or more in your accounts.

Green Checking Account

- ◆ Avoid the monthly maintenance fee by completing 12 or more debit card transactions per month and having E-Statements.

Essential Account

- ◆ Most fees waived when household annual income is less than \$45,000 per year. Please call for details.

ATM Fees

- ◆ Use NFCU-owned machines to avoid a foreign ATM usage fee.
- ◆ Use the fast cash option or withdraw larger amounts of cash when using an NFCU ATM. This may help avoid repeat trips to the ATM.
- ◆ Use your NFCU Visa® Check Card for cash back at all participating merchants.

Live Agent Inquiries / Phone Transactions

- ◆ Use Silverlink Online Banking or automated phone teller to access your account history, transfer funds, balance your checkbook, etc.
- ◆ Set-up automatic transfers to other accounts if transferring funds on a regular basis.

Non-Sufficient Funds

- ◆ Avoid this fee by writing checks or performing transactions only when funds are immediately available in your checking account.
- ◆ Apply and qualify for a line of credit loan to be used for overdraft protection.

Online Bill Pay Monthly Fee

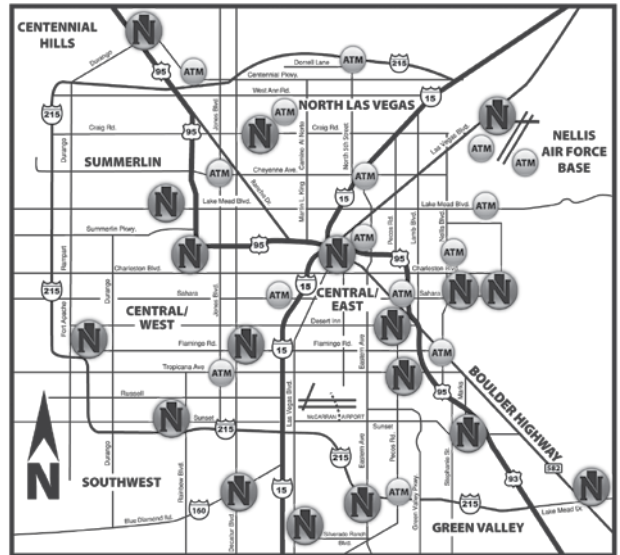
- ◆ Avoid the monthly service and per item fees by having E-Statements.

Free Financial counseling is always available through BALANCESM. For assistance, please call (888) 456-2227

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

NCUA
National Credit Union Administration
a U.S. Government Agency

ATMs and Member Service Branches



Centennial Hills

7703 N El Capitan Way Ste. 190
ATM
6420 Sky Pointe Drive

Central / East

2949 E. Desert Inn Road, Ste. 3
3630 E. Tropicana Ave.
555 N. Maryland Parkway
1090 W. Sunset Road, Ste. B
1292 S. Nellis Blvd., Ste. C
1264 S. Nellis Blvd. (across parking lot)
ATM
Las Vegas Blvd./Stewart Ave.
East Lake Mead/Beesley
East Sahara/Mojave
Nellis/Bonanza
5216 Boulder Highway, Ste. 105

Central / West

4437 W. Flamingo Road
9320 W. Flamingo Road, Ste. 1
853 S. Rainbow Blvd.
ATM
West Tropicana Ave./Jones Blvd.
West Sahara/Paseo del Prado

Green Valley

2370 E. Serene, Ste. 260-7
110 N. Boulder Hwy., Ste. 130,
Unit B8
ATM
Pecos/Wigwam

Nellis Air Force Base

4251 Griffiss Ave. - Nellis AFB
ATM
Nellis AFB Exchange (BX)
Nellis AFB Home/Garden Center

North Las Vegas

3117 W. Craig Road, Ste. D 100
ATM
Craig/Clayton
2315 S. Cheyenne Ave., Ste. 120
675 Dorrell Lane, Ste. 110

South West

6315 S. Rainbow Blvd., Ste. 100
9620 S. Las Vegas Blvd., Ste. E-1
4840 Blue Diamond Road, Ste. 100

Summerlin

7450 W. Lake Mead Blvd., Ste. 1
ATM
Cheyenne/Jones

Additional Nevada Branch Locations (not shown on map)

Pahrump - 280 S. Highway 160
Reno - 1296 E. Plumb Lane
ATM
Creech AFB
Reno - McCarran/Clear Acre
Sparks - 480 E. Prater Way

Ask for a handy branch location Pocket Map!

SERVICE FEE SCHEDULE EFFECTIVE SEPTEMBER 1, 2010

DESCRIPTION	FEE
ATM Foreign Transaction (at machines not owned by Nevada Federal) (additional fees may be charged by other institution)	\$ 2.00
** ATM-Excessive Transactions (per withdrawal or balance inquiry in excess of 12 per month at Nevada Federal machines only)	\$ 2.00
** ATM-Mini Statement (per mini statement, 2 free per month)	\$ 2.50
Business Account (per month)	\$ 10.00
** Check Copy	\$ 5.00
Check Cashing by Non-Member (on us checks)	\$ 5.00
* Check Disbursement (under \$1,000)	\$ 5.00
Check Disbursement to Non-Member	\$ 15.00
* Checks - Image Checks (other prices vary) (excluding New Start)	\$ 15.95
** Checks - Cleared or Paid (per check in excess of 20 per month)	\$.20
Closure (if account closed within 90 days of opening)	\$ 20.00
**** Deposit Maintenance (assessed monthly, when your aggregate share balances exceed \$25,000) (CDs, IRAs and Free Checking accounts excluded from total)	.05%
Express Mail	\$ 25.00
* Inaccurate Address (per month) (includes e-mail)	\$ 5.00
* Inactive Account (annually) (waived for minors) (waived when aggregate share balance exceeds \$1,000)	\$ 15.00
IRA (fees waived when transacting with NFCU Investment Group)	
• IRA Plan Open	\$ 25.00
* • IRA Annual Maintenance (balances under \$1,000)	\$ 25.00
* • IRA Plan Closure	\$ 50.00
* • IRA Premature (early) Withdrawal	\$ 25.00
* • IRA Trustee to Trustee Transfer	\$ 50.00
Levy/Garnishment	\$ 75.00
Loan Default (1.5% of loan balance per month)	1.5%
Money Orders (\$20-\$500)	\$ 0.75
** Monthly Maintenance (waived for Essential and Minor Accounts) (only applies to Regular Checking with daily average aggregate share balances less than \$2,000 and non qualifying Green Checking)	\$ 5.00
Negative Balance (daily starting on 8th day and ending on day 30)	\$ 2.50
New Start Checking (per month)	\$ 19.50
New Start Image Checks	\$ 20.00
New Start NSF or Paid NSF (overdraft) (per item) (includes check drafts, bill payer, electronic drafts, point of sale and ATM transactions)	\$ 37.50
** Non-Automated Transactions (in excess of 3 transactions per month)	\$ 10.00
*** Non-Participation (per month) (only applies to Regular Savings and Platinum Checking with combined aggregate share and loan balances less than \$1,000.00)	\$ 15.00
Non-Sufficient Funds/Overdraft (or paid NSF) (per item) (includes check drafts, bill payer, electronic drafts, point of sale and ATM transactions) (excludes New Start)	\$ 35.00
Overdraft Transfer (savings to checking)	\$ 10.00
Over Limit (includes line of credit)	\$ 35.00
Paper Statement Fee (per account/per month)	\$ 2.00
* Payoff Request (1st and 2nd mortgage)	\$ 30.00
* Phone Transactions/Inquiries (SilverLink Free)	\$ 5.00
* Plastic Card Replacement (1st replacement free)	\$ 5.00
* Research/Maintenance (per hour, one hour minimum)	\$ 25.00
* Returned Checks (on deposited items)	\$ 20.00
* Statement Copy (E-statements free) (per account/per month)	\$ 5.00
* Stop Payment	\$ 33.00
* Temporary Checks (package of 10)	\$ 5.00
Verification of Deposit	\$ 20.00
Visa® Currency Conversion (based on transaction amount)	2%
Wire (incoming)	\$ 10.00

Other fees imposed for special requests or services will be fully explained and/or disclosed at the time of request. Fees subject to change.

- * Waived when the daily average aggregate share balance exceeds \$50,000 (high balance members).
- ** Waived for Free Checking or high balance members.
- *** Waived when the combined daily average aggregate share and loan balance exceed \$1,000. Waived for Essential Checking, New Start Checking, Free Checking, Green Checking, MyChecking, Regular Checking, Minor Accounts and E-Statement users. Not waived for Regular Savings or Platinum Checking.
- **** Waived for Tier 1 accounts established before April 1, 2010.