



TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts.

1. **RATE INFORMATION.** The dividend rate and annual percentage Yield on your accounts are set forth herein. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on all accounts based on the dividend rate and frequency compounding for an annual period. The dividend Rate and Annual Percentage Yield (APY) may change monthly as described by the Credit Union's Board of Directors.
2. **NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
3. **COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth herein. The Dividend Period for each account is set forth herein. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **ACCURAL OF DIVIDENDS.** Dividends will begin to accrue on cash deposits and/or non-cash deposits on the business day you make the deposit to your account.
5. **BALANCE INFORMATION.** The minimum balance required to open each account is set forth in the Rate & Fee Schedule. Dividends are calculated by the application of a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

TRUTH-IN-CHECKING ACCOUNT DISCLOSURE

I/We hereby authorize Advanced Financial Federal Credit Union (the Credit Union) to establish this Checking Account for me/us. The Credit Union is authorized to pay checks signed by me (or by any of us) and to charge all such payments against the monies in this Account. It is further agreed that:

- (a) Only checks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected balance in this Account.
- (c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the check.
- (d) When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) If the signature card is signed by more than one person, the persons signing shall be the joint owners of the Account which, in that event, shall be subject to all terms and conditions.

PRIVATE POLICY STATEMENT

Advanced Financial Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Advanced Financial.

As a member of Advanced Financial, you also have a responsibility to safeguard your financial information.

To insure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Advanced Financial will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services—no more.
- Advanced Financial will protect your personal information. Advanced Financial will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- You will always have access to your information. As a member of Advanced Financial, you will always have the opportunity to review your information and make necessary changes to ensure that your records are complete and accurate.
- Advanced Financial will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Advanced Financial will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

Advanced Financial will offer you a choice on how your information is used. Any member of Advanced Financial may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.



Advanced Financial
FEDERAL CREDIT UNION