



By opening a transaction account, you authorize United Advantage NW FCU to pay share drafts signed by the account owner or any joint owner and to charge all such payments against the shares in this account. It is further agreed that:

- a) Only share draft blanks (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 share draft that exceeds the fully paid and collected share balance in this account. However, if any of the account owners writes a share draft that would exceed such balance and result in this account being overdrawn, the Credit Union may:
 1. Treat such share draft as a request to the Credit Union for an advance (in multiples of \$100) from an open end loan account sufficient to permit the Credit Union to pay such share draft and credit the loan advance to this Account, plus a service charge, or
 2. If none of the signers on this Account is then eligible to receive a loan advance as provided above, the Credit Union may, nevertheless, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge from any other share account from which any of the signers on this Account is then eligible to withdraw shares.
- c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- d) When paid, share drafts 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 non-payment of a share draft.
- f) Any objection respecting any item on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of sixty (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 by its By-laws.
- h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.

Date _____ Authorized Signature _____

	Regular Checking	Custom Checking	"750" High Yield Checking	Market Checking	Money Market Account	Access Account
Current Rate APY ***** SEE ATTACHED RATE SHEET *****						
Term of Account	none	none	none	none	none	none
Early Withdrawal Penalty	none	none	none	none	none	none
Withdrawal of Interest Prior to Maturity	n/a	n/a	n/a	n/a	n/a	n/a
Renewal	n/a	n/a	n/a	n/a	n/a	n/a
How the Rate is Determined	n/a	n/a	Board of Directors	Board of Directors	Avg. discount 13 week T-Bill	n/a
How often the Rate can Change	n/a	n/a	Monthly	Monthly	Weekly, each Monday	n/a
Compounded Paid	n/a	n/a	Monthly	Monthly	Monthly	n/a
How Dividends are Computed	n/a	n/a	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	n/a
Interest Begins to Accrue	n/a	n/a	Date of Deposit	Date of Deposit	Date of Deposit	n/a
Interest if Closed	n/a	n/a	None for current period	None for current period	None for current period	n/a
Minimum Balance to Open	\$25.00	\$25.00	\$750.00	\$2,000.00	\$3,500.00	\$0.00
Minimum Balance to Earn Dividends	n/a	n/a	\$750.00	\$2,000.00	\$3,500.00	n/a
Minimum Balance to Avoid Service Charge	n/a	n/a	\$750.00	\$2,000.00	\$3,500.00	n/a
Transaction Limitations	none	none	none	6 per month, min amt \$500	5 per month, min amt \$500	none
Fees Specific to this Account	see rate and fee schedule	\$20 service charge per month	\$7.50 monthly service charge	\$10 mo svc chg, \$10 per w/d over 6 per mo	\$10 mo svc chg, \$10 per w/d over 5 per mo	\$10 month svc chg
Additional Information				If balance falls below minimum three times in 1 year account will be closed	If balance falls below minimum three times in 1 year account will be closed	non-pymt of mo service chg in 2 consecutive mo account will be closed. Drafts are not ordered on this account type.
Inactivity Period	60 days	60 days	60 days	180 days	180 days	60 days

Member Identification Policy

All members and all joint owners of accounts must furnish proper identification (ID). These are either a valid State ID Card or State Driver's License. No other forms of identification are acceptable. No accounts for primary members will be opened and no joint owners will be allowed without proper ID.

The only exception to this rule is a joint owner (not a primary member) who is a minor too young to obtain the required ID.

As proof that the proper ID has been provided, a copy of either the State ID or Driver's License will be obtained and placed in the member file by account number.

All members must furnish a Social Security number; no accounts will be opened without a Social Security Number.

Additionally, a credit report will be obtained for every new member. The data will be compared to that obtained in the opening process. Any discrepancies will be referred to a supervisor for appropriate follow-up.

Funds Availability Policy Disclosure

OUR POLICY FOR MOST TRANSACTIONS. The policy of United Advantage NW FCU is to make the funds from your non-personal deposits of \$200 or less available to you on the same day. At that time, you can withdraw in cash or use the funds to pay share drafts/checks that have been written. There are exceptions noted below.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. Deposits made after 2:00 p.m. may be considered as having been made on the next business day. There are some policy differences for deposits made in person to an employee of the credit union, deposits sent to us through the mail or placed in our night deposit box, and deposits made at ATMs.

LONGER DELAYS MAY APPLY. In some cases, you may not immediately withdraw all of the funds deposited by check. Depending on the type of check, the funds may not be made available until the fifth business day after the day of deposit. However, the first \$100 of any verified deposit will always be immediately available.

NOTIFICATION. If all of a deposit will not be made immediately available, we will tell you when it will become available. If the deposit is not made in person or if we decide to take this action after you have left the office, we will mail you a notice.

HOLDS ON OTHER FUNDS. If we cash a check that is drawn on another financial institution, we may withhold the availability of a like amount of funds already in your account. If we accept a check that is drawn on another financial institution and allow immediate cash availability, we may withhold the availability of a corresponding amount of funds from any account owned by you.

LONGER DELAYS MAY APPLY. United Advantage NW FCU may delay availability for an additional number of days for these reasons:

- We believe the check may not be paid,
- You deposit checks totaling more than \$5,000 in a single day.
- You deposit a check that has previously been returned.
- There is an emergency, such as a failure of communications or computer equipment.
- Management deems a hold necessary.

If any of these conditions for delay apply, we will tell you when the funds will become available, generally by the eleventh business day following deposit.

SPECIAL RULES FOR NEW ACCOUNTS. The following rules apply during the first 30 days following the opening of a new account:

- Funds from electronic direct deposits will be available on the date of receipt.
- Cash, wire transfers, and the first \$5,000 of a day's total deposit

of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after deposit if the deposit meets certain conditions. For example, you must be the payee and the deposit must be made in person. The excess over \$5,000 of a day's deposits will be available on the ninth business day.

- If the deposit of cashier's, certified, teller's, traveler's, and state and local checks ** (excluding those from the U.S. Treasury) is not made in person to a United Advantage NW FCU employee, the first \$5,000 will be available on the second business day after the day of deposit and amounts over \$5,000 on the ninth business day.
- Funds from all other check deposits into a new account will be available on the ninth business day after deposit.

**The first four digits in the routing number will be used in determining whether a check is local or non-local. Checks containing routing numbers other than those listed below will be considered non-local for the purpose of imposing a five (5) day hold. 1230,1231,1323,1233,3230,3231,3232,3233,1250,1251,1252,1253,3250,3251,3252,3253.

The credit union reserves the right to refuse a deposit of any check that: A. cannot be verified to be a valid item or B. is staledated or postdated more than one (1) business day or C. improperly endorsed or D. does not conform to standards.

Privacy Statement

- In keeping with its mission as a not for profit financial institution, the credit union only shares information with the ultimate goal of bringing you greater convenience and more choices. United Advantage NW FCU will not sell information for indiscriminate use for profit.

- Personal financial information such as your account balance or loan information will never be shared except: (1) when necessary to complete a transaction, (2) when a third party is verifying the existence or condition of your account in accordance with applicable laws, (3) when such disclosure is in compliance with the law, government agencies or court orders, (4) when you give us your written permission, or (5) to protect secured assets or the assets of the credit union.

- Information shared with affiliates will be limited to contact information such as your name and address, information obtained from outside sources (such as a credit bureau) will never be released by the credit union.

- The credit union strives to assure that all affiliates maintain privacy standards comparable to our own; therefore, before sharing any information with an affiliate, the credit union will first obtain a written confidentiality statement from the affiliate.

- The credit union will not intentionally release any account information on accounts owned by minor members.

- The credit union will not release confidential member information to agents of the state or federal government, except as required by law or under appropriate legal writ.

- United Advantage NW FCU is committed to protecting the privacy of each individual member. Employees with access to personal information are required by the credit union's by laws to maintain the confidentiality of that information.

United Advantage NW FCU Privacy Notice

- United Advantage NW FCU is committed to providing you with financial products and services to reach your financial goals. We are equally committed to protecting our members privacy.

- Technology has created many conveniences for all of us. It has allowed personal information to be transferred and used in ways consumers have not seen before. The Board of Directors at United Advantage NW FCU adopted a Policy in that governs the use of your personal information.

- The privacy policy explains how we collect, use and safeguard your account information.

Information We Collect and Disclose About You

We collect non-public personal information about you from the following sources:

- Applications and other signed forms we receive from you.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.

• Information obtained when verifying that you provide on an application or other form. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

In order to conduct the business of the credit union, we may disclose non-public information about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize or protect the security of our financial records. If you terminate your membership with United Advantage NW FCU we will not share the information we have collected about you, except where permitted or required by law.

- We may disclose all the information we collect, as described previously to companies that perform Marketing services on our behalf or to other institutions with whom we have joint Marketing agreements. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide.

- We do not permit these firms to sell the information we provide to other third parties. Under no circumstances will United Advantage NW FCU provide or sell ANY information to nonaffiliated third parties who would then have unrestricted use of your account information.

How We Protect Your Information

- We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy.

- We maintain physical, electronic and procedural safeguards that comply with Federal regulations and leading industry practices to safeguard your non-public personal information.

What You Can Do To Protect Your Privacy

- Protect your account numbers, card numbers and Personal Identification Numbers (PINS). Never keep your PIN with the card, write it down sparingly.
- Keep your information with us current. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. If your address or phone number changes please let us know.

Statements


Statements detailing recent activity in all of your credit union accounts are printed and mailed quarterly (after March 31, June 30, September 30 and December 31). Members with draft accounts receive statements monthly. Drafts are truncated and are not returned to you in your statement.

Dividends

Your dividends are based on the credit union's earnings at the end of a dividend period and cannot be guaranteed. Depending on your account activity and the actual amount of shares upon which dividends are paid, effective yield may be lower than the specified dividend rate. Indexes used to determine dividend rates are published in *The Oregonian*.

Federal Discount Rate Average Discount 13 week T-Bill Rate

The Credit Union reserves the right to change the terms of these accounts provided a minimum of 30 days notice is given if the change would be adverse to the member:



**UNITED
ADVANTAGE
NW FEDERAL CREDIT UNION**

Phone Numbers
(503) 283-5193 (503) 282-9259
(800) 333-8269 (800) 922-7390

Access GET SMART Audio Response
24/7 by choosing option #1
on our phone menu

Lending Fax (503) 283-5196
General Fax (503) 692-3729

**www.uanw.org • Access cu home
on-line banking by choosing
online services on our website**

Member Correspondence
P.O. Box 11067 - Portland, OR 97211

Hollywood - 2111 N.E. 43rd Ave.
Portland, OR 97218-0206

Killingsworth - 1430 N Killingsworth St.
Portland, OR 97217

Tualatin - 20210 S.W. Teton
Tualatin, OR 97062

Hermiston - 925 SE 4th St.
Hermiston, OR 97838



**UNITED
ADVANTAGE
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United, we have an Advantage

www.uanw.org

**Transaction
Accounts
Disclosure**

**Funds Availability
Policy Disclosure
&
Privacy Policy**

Building Financial Futures