

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we ask 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 documents.

In order to provide additional security measures and assist in the verifying ownership of this account(s), I authorize Aberdeen Proving Ground Credit Union to retain and utilize my current photo identification and/or a sample of my signature as shown on the front of this signature card and/or accompanying photograph of myself. These items may be stored electronically by the credit union and will only be used by the credit union to verify identification of persons asking to perform transactions using the account(s). This information will not be provided to any non-affiliated third party.

ABBY Telephone Teller: The use of ABBY is subject to such other terms and conditions as set forth in "All About Your Accounts" hereinafter referred to as Agreement, which is incorporated by reference herein and made a part thereof, and requirements as we may establish from time to time.

We shall have the right to terminate the Agreement without notice and without consent if the usage of ABBY is in a manner not in accordance with normal financial practices.

Our right or authority under this agreement shall not be changed or terminated by you, except by written notice to us which shall not affect information or transactions theretofore made.

Visa® Debit Card: The use of the Visa Debit Card is subject to such other terms and conditions as set forth in "All About Your Accounts" hereinafter referred to as Agreement, which is incorporated by reference herein and made a part thereof, and requirements as we may establish from time to time.

- a. Upon your request and our approval, we will deliver to you a card (the "Visa Debit" Card). This card may be used at ATMs of ours or of other accepting participants in any shared network in which we are a member. It may also be used to make purchases using your Personal Identification Number (PIN) (Point of Sale, or "POS," transactions), or with your signature ("Signature" purchase transactions). All purchases from merchants will be deducted from the designated checking or savings account.
- b. In some cases, your Visa Debit Card may be restricted to ATM transactions only (i.e., no POS or signature purchases with your card). If this applies to you or your account, you will be informed at card issuance. Similarly, if you only maintain a share savings with the Credit Union, you may request to restrict your Visa Debit Card to ATM use only; contact us if you wish to limit your card access.
- c. The Visa Debit Card is the property of the Credit Union and must be returned to us by you when requested. The Visa Debit Card may also be automatically impounded by an ATM at any time. If any account for which the Visa Debit Card is issued is closed, the Visa Debit Card issued for that account must be surrendered to us immediately upon request.
- d. By signing, using, or permitting another to use the Visa Debit Card(s), you agree that you are bound by the terms and conditions of the Visa Debit Card User's Guide, Agreement and Disclosure incorporated by reference herein.
- e. You understand and agree that all current items and conditions relative to all your other accounts, i.e., regular shares, checking, loan, etc., that can be accessed using the Visa Debit Card are incorporated in this Agreement.
- f. You agree to report promptly to us any theft, loss or possible unauthorized use of the Visa Debit Card, or any discrepancies in the periodic statement.
- g. You agree that, in case of default, you will pay all usual and customary costs of collection permitted by law, including court costs and reasonable attorney fees.

Checking Account: The use of your Checking Account is subject to such other terms and conditions as set forth in "All About Your Accounts" hereinafter

referred to as Agreement, which is incorporated by the reference herein and made a part thereof, and requirements as we may establish from time to time. We are authorized to pay checks signed by you (or by any of you, if this agreement is signed by more than one person), and to charge the payments against the Checking Account. It is further agreed that:

1. We are under no obligation to pay a check which exceeds the balance in the Checking Account. We may, however, pay such a check and charge the amount of the resulting overdraft against any other share account from which anyone signing this agreement is (are) entitled to withdraw shares, or if anyone signing this agreement had been approved for Checking/Overdraft privileges which allow for advance under a Line-of-Credit Plan, such a check shall be deemed to be a request to the Credit Union for an advance subject to the terms of your Line-of-Credit Plan. If the request is approved, we will credit to this Checking Account, in multiples of \$50.00, an amount (the advance) sufficient to permit us to honor such check. We are under no obligation to pay a check on which the date is more than six (6) months old.
2. We shall not be liable for any action taken regarding the payment or nonpayment of a check.
3. The Checking Account shall be subject to service charges in accordance with the rate schedules adopted by us from time to time.
4. The use of the Checking Account is subject to such other terms, conditions and requirement as we may establish from time to time.
5. The Checking Account shall not be pledged as collateral or security for any purpose.
6. We shall have the right to close the Checking Account without notice and without consent if more than five checks are returned because of insufficient funds within any 90 day period, or if the Checking Account is maintained by you in a manner not in accordance with normal financial practices.
7. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owner(s) except by written notice to us which shall not affect transactions theretofore made.
8. Other limitations may apply, see the Truth-In-Savings Disclosure.
9. We are authorized to report the termination of this account to Chex Systems or any other reporting agency.
10. When paid, checks become the property of the Credit Union and will not be returned with the periodic statement of this account or otherwise. Copies of checks will be provided by us upon the request of the owner of this account and the payment of fees for such copies.
11. You are responsible for any writing, printing, carbon or other materials contained on, and the general condition of each check or item. If a check is presented for payment before the date you write on the check, we have the right to return it unpaid or pay it. We may also pay a check that was dated more than six months before it is presented for payment. You will hold us harmless for any notion on payment or nonpayment of checks.
12. Notice to any Checking Account owner is considered notice to all Checking Account owners.

Non-Participating Members: The Credit Union will enforce its rights according to the Federal Credit Union Act to remove from membership any member based on non-participation in the affairs of the Credit Union or for failure to purchase or maintain a share in the Credit Union. Removal or expulsion of a member shall not relieve him/her from liability to the Credit Union.

Hold Harmless: You, for yourself, your heirs and personal representatives do hereby release, forever discharge, indemnify and hold harmless the Credit Union, its successors, and assignees from any and all actions, suits, claims, demands, obligations, attorney's fees, debts, dues, sums of money, acts, reckonings, bonds, bills, specialties, covenants, contracts, agreements, promises, variance, trespasses, damages, judgments, extents, executions, rights and causes of action of every kind and nature, either at law or in equity, which may be asserted against the credit union for any reason whatsoever arising out of, from or by reason of your use of ABBY Telephone Teller, Visa Debit Card or Checking Account.