

Patent & Trademark Office Federal Credit Union

ELECTRONIC FUNDS TRANSFER AGREEMENT / DISCLOSURE FUNDS AVAILABILITY DISCLOSURE & ONLINE ACCOUNT ACCESS APPLICATION AND DISCLOSURE

Updated July 21, 2011

ELECTRONIC FUNDS TRANSFER AGREEMENT / DISCLOSURE

The Electronic Funds Transfer Agreement is the contract that covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by PTOFCU. EFT's are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

Online Account Access/EFT's

If we approve the Online Account Access electronic financial service for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time, you may use the Online Account Access service to:

- Withdraw funds from your share, checking, money market and anytime accounts.
- Transfer funds from your share, checking, money market and anytime accounts.
- Obtain balance information for your share, checking, money market and share certificates and IRA accounts.
- Make loan payments from your share or checking account.
- View copies of your share drafts.
- Apply for loans.
- Access your line of credit accounts.

Your accounts can be accessed through the Online Account Access electronic financial services via personal computer. Online Account Access services are available for your convenience 24 hours a day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits.

We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

1. Transfer Limitations

For all share and money market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers and withdrawals may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations; your account may be subject to an overdraft fee.

2. Conditions of EFT Services - Joint Accounts

If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and checking or loan accounts as provided in this Agreement. Each joint owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

3. Fees and Charges

a. Pre-authorized EFT Fees.

- * Non-sufficient funds fee of \$30.00.
- * For additional fees and charges see the Credit Union Rate and Fee schedule.

b. Electronic/PC EFT Fees.

- * No charge.
- * For additional fees and charges see the Credit Union Rate and Fee schedule

FUNDS AVAILABILITY POLICY

This disclosure describes your ability to withdraw funds at PTOFCU Federal Credit Union (Credit Union).

1. General Policy

Our policy is to make funds from your cash and check deposits available to you per our Funds Availability Policy (See attachment)

2. Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

A completed application must be submitted for Online Account Access. Please allow 2 days for processing. Upon completion, we will contact you confirmation and instructions for use.

**PATENT AND TRADEMARK OFFICE
FEDERAL CREDIT UNION**

FUNDS AVAILABILITY POLICY

Effective July 21, 2011

<u>DEPOSIT DESCRIPTION</u>	<u>WHEN FUNDS CAN BE WITHDRAWN BY</u>
	<u>CASH OR CHECK</u>
<p style="text-align: center;">Direct Deposit</p> <p>Cash, wire transfers, cashiers, certified, tellers, or government checks, checks drawn on Patent and Trademark Office Federal Credit Union and the first \$200.00 of a days deposit of other checks</p>	<p>The day we receive the deposit</p> <p>The first business day after the day of deposit</p>
<p style="text-align: center;">Checks</p>	<p>The second business day after the day of deposit.</p> <p>Under certain circumstances, we may delay the availability of your funds longer, up to the seventh business day after the day of deposit.</p> <p>If we decide to delay your funds availability, we will notify you at the time of your in person deposit, or as soon as possible for other deposits.</p>

* If any checks have been returned on your account in the past, you will be subject to a seven day hold.

Patent & Trademark Office Federal Credit Union

Online Account Access Disclosure

“I DO Accept the Terms and Conditions”

Thank you for your application to ONLINE ACCOUNT ACCESS services. We will begin processing your application immediately. Typical processing time is two (2) business days. However, during our initial sign-up phase we are anticipating a large volume of applications and processing may take up to five (5) days. Once completed, we will contact you with instructions on how to start Patent & Trademark Office Credit Union’s most exciting new service, ONLINE ACCOUNT ACCESS. If you have any questions, please return to our Home Page and send us an e-message. Welcome to Patent & Trademark Office Federal Credit Union’s ONLINE ACCOUNT ACCESS services! You’re going to love the convenience!

“I DO NOT.Accept the Terms and Conditions”

We’re sorry, ONLINE ACCOUNT ACCESS services cannot be provided without your acceptance of our Terms and Conditions. Feel free to reconsider and apply at a later date. Should you require more information, please e-mail us and be sure to include your daytime phone number so we can contact you. For your convenience, you will now be returned to Patent & Trademark Office Federal Credit Union’s Home Page.

Online Account Access Application

To sign-up now for Online Account Access and receive instant access to your account, print this form and fax to the credit union at 571-273-0190. A member services representative will contact you to set-up your account access.

Your Name	Your Account Number Your Account Number
Social Security Number Social Security Number	Date of Birth Date of Birth
Zip Code Zip Code	Mother’s Maiden Name Mother’s Maiden Name
Home Telephone Number Home Telephone Number	Work Telephone Number Work Telephone Number
Email Address E-mail Address	Audio Response PIN
Audio Response PIN	

***Enter your name as it appears on your statement.**