



EFT Disclosure

KEEP THIS NOTICE FOR FUTURE USE

YOUR BILLING RIGHTS AND IMPORTANT INFORMATION REGARDING OUR RIGHTS

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, call 240-436-4000 or toll free at 1-855-436-4100, or write to us at: Nymeo, 5210 Chairmans Court, Frederick, MD 21703. We must hear from you no later than 60 business days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to make a loan payment automatically from your share or share/draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibility After We Receive Your Written Notice

We must acknowledge your letter within 30 business days, unless we have corrected the error by then. Within 90 business days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including interest charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any interest charges related to any questioned amount. If we didn't make a mistake, you may have to pay interest charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days, telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement; and we must advise you of any organization to which you are reported. We must notify any organizations to which you have been reported when the matter has been resolved.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

In case of errors or questions about your electronic transfers (i.e. ATM, Direct Deposit, etc):

Call 240-436-4000 or toll free at 1-855-436-4100, or write to us at: Nymeo, 5210 Chairmans Ct, Frederick, MD 21703, if you think your statement or receipt is wrong or if you need more information about the transfer on your statement or receipt. We must hear from you no later than 60 business days after we sent you the first statement on which the error or problem appeared.

When you call or write:

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

We will investigate your complaint within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit you account within 10 business days (20 business days if your account has been open for 30 days or less) for the amount you think is in error. This provisional credit enables you to have the use of the money during the time it takes us to complete our investigation. If the error concerns an electronic fund transfer that is a (1) a foreign-initiated transaction; (2) a point-of-sale debit card transaction or (3) a transaction occurring within the first 30 days after the deposit to a new account, a 90-investigation period in place of 45 days will apply.

If you believe that someone has transferred money from your account without your permission, call the phone number listed on the front of this statement.

Our business days are Monday through Friday. Holidays are not included. 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 decisions; or
4. If you give us written permission.

Default

You agree that the terms and provisions of the Membership and Account Agreement with the Credit Union are incorporated herein by reference. If you fail to pay any amount due on the due date you are in default of your credit agreement. You acknowledge that the Credit Union has a security interest and lien on all funds you have on deposit. In the event of default, the Credit Union has the right to enforce collection of sums due from you through its statutory lien rights as allowed by the Federal Credit Union Act. This means that any funds placed on deposit into an account that you have access to are subject to being debited in the amount necessary to satisfy your financial obligations to the Credit Union.

In the event that you cause or make known your intention to cause a financial loss to the Credit Union, whether by way of loan default, bankruptcy discharge, account overdraft or otherwise, or should you default under the terms of any existing loan maintained, or take any action that would render all or part of your obligations owing unenforceable, it is the policy to withhold Credit Union services from you. Credit Union services include, without limitation, checking accounts, share draft accounts, Holiday club accounts, ATM availability, My Nymeo Online Banking or other online and telephonic access, eStatements, Bill Payer or other online bill paying services, Courtesy Pay or other payment for overdrawn checking accounts, and further extensions of credit. If you enter into a valid and enforceable Reaffirmation Agreement with the Credit Union that is not rescinded, and which reaffirms all of your obligations existing prior to the filing of any Petition in Bankruptcy, the foregoing policy with respect to the denial of Credit Union services and further extensions of credit may be waived at the discretion of the Credit Union's management. If the Credit Union perceives your failure or inability to reaffirm all pre-Bankruptcy Petition obligations to the Credit Union is beyond your control, and you nevertheless continue voluntarily repaying pre-Bankruptcy Petition obligations, the Credit Union at its option and discretion, may accept and consider future credit applications and may continue to extend Credit Union services to you.

INTEREST CHARGE – BALANCE COMPUTATION The balance on which the interest charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The interest charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the interest charge you owe.

Notice of Availability of Disclosures

You may request account disclosures containing terms, fees and rate information for your account by calling us at 240-436-4000 or toll free at 1-855-436-4100.