



EMPOWERING YOU WITH

EFFORTLESS BANKING.

Envista
FEDERAL CREDIT UNION

WE HAVE SOME EXCITING THINGS IN STORE FOR YOU.

We are so excited to welcome you as the newest member of Envista. We understand that with change comes questions. That's why we want to provide ample opportunity to get to know you, learn about your financial goals, and show you the quality products and services we have to offer.

To celebrate your new membership, we're excited to offer you two special welcome bonuses, for a limited time:

- 1. \$100 when you open a checking account with direct deposit***
- 2. \$100 when you open a loan for \$10,000 or more****

We'd love to meet you in person at one of our upcoming new member open house events. We hope you can join us for a wonderful opportunity to get to know our team, and let us get to know you, too — all while enjoying snacks and giveaways.

October 3 from 4 - 6 PM	October 8 from 4 - 6 PM
Iowa Branch 3045 Iowa Street, Lawrence, KS	Wakarusa Branch 1555 Wakarusa Drive, Lawrence, KS

Additionally, we invite you to visit any of our Lawrence locations for a no-obligation, free consultation. Our team is really great at looking at the puzzle pieces and finding a solution that goes to work for you and your money. We are happy to compare our accounts with those at your current primary financial institution and see where we can save you money. As a thank you, you'll receive a \$10 gift card to a local Lawrence business.

We look forward to seeing you soon!

*Open a new checking account with direct deposit to receive a \$100 electronic deposit into your account. Reward will be received after direct deposit begins. **Finance a loan with an opening balance of \$10,000 or greater to receive a \$100 Visa gift card. Applies only to new Envista loans and refinances from other financial institutions. Real estate loans are not eligible. Other restrictions apply. A 1099 may be issued for the value of either reward on your behalf as income. Credit union reserves the right to cancel or change promotion at any time. Offer expires on December 31, 2024. Insured by NCUA. Equal Housing Lender.

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WELCOME TO ENVISTA

We're so glad you're here.

Welcome to Envista Federal Credit Union! We are thrilled to have you join our community of valued members. Since our founding in 1957, Envista has proudly served the residents of Kansas, providing exceptional financial services and fostering strong, enduring relationships. With approximately \$595 million in total assets, we are not only one of the largest credit unions in Kansas but also a leading financial institution across the state. Envista is **over 47,000 members strong, none more important than you.**

Our mission is simple: to empower you with the financial tools and resources you need to achieve your dreams. We deliver exceptional service through a team who makes your needs their top priority while providing the security, competitive rates and options that you expect and deserve.

Whether you're opening your first account, planning for a secure future, or managing your business finances, we're here to support you every step of the way.

Thank you for choosing Envista Federal Credit Union. We look forward to helping you write your own financial story with confidence and trust. Welcome to the Envista family!



PERSONAL BANKING

At Envista Federal Credit Union, we believe personal banking should be just that — personal. Our suite of personal banking products are designed to fit your lifestyle and financial goals, providing you with the tools and resources you need to manage your money effortlessly and effectively.

CHECKING ACCOUNTS

Experience the freedom and rewards of our Kasasa® checking accounts. With Kasasa Cash®, earn high dividends and enjoy refunds on ATM withdrawal fees, making every transaction more rewarding. Prefer cash back? Our Kasasa Cash Back® account pays you just for using your debit card. Or, take a simplified approach with our Basic Checking account, the solution for every day needs without the frills.

COMPARE ACCOUNTS

BEST FOR	REALLY HIGH INTEREST	CASH BACK	SIMPLIFIED CHECKING
ACCOUNT	FREE KASASA CASH® CHECKING	FREE KASASA CASH BACK® CHECKING	BASIC CHECKING
FEATURES	<ul style="list-style-type: none"> Free checking that pays really high dividends 4.50% APY* on balances up to \$10,000 1.00% APY* on balances over \$10,000 depending on balance in account 0.05% APY* if qualifications aren't met No minimum balance to earn rewards 	<ul style="list-style-type: none"> Free checking that pays you back 2.00% cash back on debit card purchases No category restrictions on purchases Cash back earned on up to \$400 in purchases monthly Earn up to \$96 cash back per year, \$8 per month No minimum balances to earn rewards 	<ul style="list-style-type: none"> Simplified checking solution for every day needs No minimum balance requirement
MONTHLY MAINTENANCE FEE	\$0	\$0	\$0
REFUNDS ON ATM WITHDRAWAL FEES	Up to \$25 monthly*	Up to \$25 monthly*	N/A
FREE ONLINE & MOBILE BANKING ACCESS	✓	✓	✓
FREE DEBIT CARD	✓	✓	✓
MINIMUM OPENING DEPOSIT	\$100	\$100	\$100

*APY = Annual Percentage Yield. For full account details please refer to Envista Federal Credit Union's Truth in Savings Disclosure enclosed.

SAVINGS ACCOUNTS

Secure your financial future with our competitive savings accounts. Whether you're building an emergency fund, saving for a big purchase, or planning for long-term goals, we offer flexible savings options to help you grow your money with confidence.



FREE KASASA SAVER

The free account that puts your savings on autopilot.



REGULAR SAVINGS

This account helps you establish membership at Envista.



YOUTH SAVINGS

Teach your young ones the importance of saving early.



MONEY MARKET

Take your earnings further with competitive, tiered dividends.



CERTIFICATES

We're committed to the best certificate rates in town, or, we'll match it.**



INDIVIDUAL RETIREMENT ACCOUNT

Reach retirement with a tax-advantaged IRA.







HEALTH SAVINGS ACCOUNT

Prepare for qualified medical expenses ahead of time.

ENVISTABLACK CREDIT CARD

Maximize your purchasing power with the EnvistaBlack Card. Enjoy the perks of no annual fee, low-interest rates, and maximum rewards for every purchase. Plus, our cash back feature ensures that every dollar you spend works harder for you.

	EnvistaBlack 	CITI® DOUBLE CASH 	SOUTHWEST® RAPID REWARDS 	DISCOVER IT® STUDENT 
Purchase APR*	as low as 11.95% ✓	19.24-29.24%	21.49-28.49%	18.24-27.24%
Balance Transfer APR*	as low as 11.95% ✓	0% for 18 months, then 19.24-29.24%	21.49-28.49%	10.99% for 6 months, then 18.24-27.24%
Balance Transfer Fee	\$0 ✓	3% intro, (\$5 min) then 5% on future transfers	5% (\$5 min)	3% intro, then 5% on future transfers
Cash Advance APR*	as low as 13.95% ✓	29.99%	29.99%	29.99%
Cash Advance Fee	\$0 ✓	5% (\$10 min)	5% (\$10 min)	5% (\$10 min)
Rewards	Cash Back Travel Rewards Merchandise Rewards Free Concierge Service Nationwide ATM Access Free \$1 Million Travel-Accident Insurance ✓	Cash Back	Rewards Points for Southwest Flights Rewards Points on everyday purchases	Cash Back
Annual Fee	\$0 ✓	\$0	\$69	\$0

Source: CreditCards.com and issuer websites. *APR = annual percentage rate. Subject to credit approval. Rates are subject to change. Some restrictions may apply. Insured by NCUA.

**Rate match offer is limited to local financial institutions published rates and excludes online based financial institutions or investment firms. Envista will match any current qualified competitor's published APY (Annual Percentage Yield) at Envista's standard offered terms. Expired ads will not be accepted and rate match offer does not apply to Bump Specials. Promotion is subject to approval and to termination at any time without notice.



At Envista, we're committed to making your banking experience seamless, rewarding, and tailored to your needs. Our auto loans come with competitive rates to get you behind the wheel faster. Looking to buy a home? Our mortgage loans offer personalized solutions and attractive rates, making homeownership accessible and affordable. Need extra cash for home improvements or other expenses? Tap into your home's equity with our flexible home equity loans.



AUTO LOANS

Whether you're in the market for a new or used car, motorcycle, boat, or RV, our competitive rates and flexible terms make it easy to get on the road or water. Enjoy quick approval times, personalized service, and the confidence of knowing you're getting the best deal possible. From everyday commutes to adventurous getaways, we've got you covered.



Envista

mortgage

learn more at [ENVISTAMORTGAGE.COM](https://envistamortgage.com)

HOME MORTGAGE LOANS

Your journey to homeownership starts here with Envista's home mortgage loans. Whether you're a first-time buyer, looking to refinance, or upgrading to your dream home, we offer personalized mortgage solutions with competitive rates. Our expert team guides you through every step, ensuring a smooth and stress-free process. Make your homeownership dreams a reality with Envista.



CONVENTIONAL LOANS

A mortgage for those with a solid credit score and down payment.



VA LOANS

Designed for members of the Military, Veterans' Reservists and National Guard members.



USDA LOANS

Mortgages for rural and suburban home buys with low household income.



FHA LOANS

For borrowers with challenged credit or are unable to make a large down payment.



LAND & CONSTRUCTION LOANS

Financing options to help you build the home of your dreams.



FIRST-TIME HOME BUYER GRANT PROGRAMS

Help with understanding and completing grant requirements.

HOME EQUITY LOANS

Use the equity you've built to fund home improvements, consolidate debt or cover unexpected expenses. With competitive rates and flexible repayment options, Envista makes it convenient and affordable to access the cash you need. Tap into your home's value and turn it into a powerful financial tool with our hassle-free home equity loans.



TAP INTO THAT HARD-EARNED EQUITY

Download our **free** home equity guide



DEBT CONSOLIDATION LOANS

Simplify your finances with Envista's debt consolidation loans. Combine multiple debts into a single, manageable payment with a lower interest rate. This not only helps reduce financial stress but can also save you money in the long run. Take control of your financial future and pay down debt faster with our tailored debt consolidation solutions.

PERSONAL LOANS

When life's unexpected expenses arise, count on Envista's personal loans to provide the financial support you need. Whether it's for a medical bill, a home repair, or a special purchase, our personal loans offer competitive rates, quick approvals, and flexible terms. Enjoy peace of mind knowing you have the resources to handle whatever comes your way without financial worry.

"We were so overwhelmed by debt, we didn't know where to start. Envista helped us save \$200 a month and tons in interest, by consolidating."

-Leah & Joseph, Empowered Envista Members





BUSINESS BANKING

At Envista Federal Credit Union, we understand that running a business is both rewarding and challenging. That's why we've crafted a suite of business banking products designed to support your growth, streamline your operations, and empower you to focus on what you do best. Whether you're a small startup or an established enterprise, our business banking solutions are tailored to meet your unique needs and drive your success.

BUSINESS CHECKING & SAVINGS

Optimize your business finances with our versatile checking and savings accounts. Our business checking accounts are designed to help you manage your day-to-day transactions efficiently, with features that include low fees, easy access to funds, and robust online banking tools. Our business savings accounts offer competitive interest rates, helping your money grow while providing the flexibility to access funds when needed. With Envista, you can rest assured that your financial operations are in good hands.

YOU DESERVE A BUSINESS BANKING TEAM THAT'S ALL IN.

Consider us an extension of your team.

Let's connect for a personalized consultation.



ENVISTABUSINESS.COM

BUSINESS CHECKING ACCOUNTS DESIGNED JUST FOR YOU

IDEAL FOR	SMALL TRANSACTION VOLUMES	MID-SIZE TRANSACTION VOLUMES
ACCOUNT	PREMIER BUSINESS CHECKING	PREMIER PLUS BUSINESS CHECKING
DETAILS	<ul style="list-style-type: none"> • Ideal for businesses with smaller transaction volumes • No monthly service fee if you maintain a \$500 minimum daily balance • 100 items per month; \$0.20 per item thereafter • \$100 minimum deposit to open 	<ul style="list-style-type: none"> • Ideal for businesses with mid-size transaction volumes and balances • Competitive, tiered dividends on balances starting at \$25,000 • No monthly service fee if you maintain a \$1,000 minimum daily balance • 200 items per month; \$0.20 per item thereafter • \$100 minimum deposit to open
ACCOUNT SERVICES & PERKS	<ul style="list-style-type: none"> • QuickBooks connectivity • Access for multiple users • Online bill pay • Remote deposit • Free eStatements 	<ul style="list-style-type: none"> • QuickBooks connectivity • Access for multiple users • Online bill pay • Remote deposit • Free eStatements
FREE ONLINE & MOBILE BANKING ACCESS	✓	✓
FREE DEBIT CARD	✓	✓
MERCHANT SERVICES Innovative, flexible payment processing tools that allow your business to accept credit cards, debit cards, and other forms of electronic payments for transactions.	✓	✓
PAYROLL SERVICES Business payroll system that makes running your business and paying your team easier.	✓	✓

REGULAR BUSINESS SAVINGS

This account gives you entrance to everything Envista has to offer. Take advantage of no monthly service charge, no minimum balance requirements and only \$5 minimum deposit to get started.

COMMERCIAL MONEY MARKET ACCOUNTS

Every business owner dreams of taking their ideas to new heights. Envista is here to support those aspirations by providing not just a place to park your funds, but a platform for growth and expansion. Our Money Market accounts enable you to dream bigger while ensuring that your financial strategies are executed wisely and confidently.

Performance Money Market

Make sure your extra business funds are working as hard as you are and maximize your savings with higher rates on higher balances.

Earn up to 3.50% APY*.

Protection Money Market

Offering peace of mind with an added layer of protection, this account was crafted to safeguard your funds with robust insurance coverage alongside competitive interest rates.

Insured up to \$1.25 million**.

ACCOUNT	BUSINESS PERFORMANCE MONEY MARKET	BUSINESS PROTECTION MONEY MARKET
IDEAL FOR	High interest; for businesses seeking to optimize growth and capitalize on interest earnings	High security; for businesses prioritizing capital preservation and financial stability
MAX APY	Earn up to 3.50% APY*	Earn up to 3.25% APY*
MIN BAL TO EARN INTEREST	\$5,000	\$5,000
FEDERALLY INSURED UP TO	\$250,000	\$1,250,000

*APY = Annual Percentage Yield. For full account details please refer to Envista Federal Credit Union’s Commercial Services Disclosure.

**Additional insurance of up to \$1,000,000 (1,250,000 total with existing NCUA coverage) on your Business Protection Money Market accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.



BUSINESS CERTIFICATES

Our business certificates offer competitive interest rates and flexible terms, allowing you to grow your savings steadily and securely. These investment options provide a reliable way to maximize your business’s idle funds while ensuring stability. With various term lengths to choose from, you can find the right fit for your financial strategy.

BUSINESS LOANS

From renovations to new builds, fleet vehicles to equipment loans, our commercial services team is here to help you dream bigger, while executing wisely and confidently. All backed by a team of lending experts with in-depth knowledge of the local market, because you deserve a business banking team that's ALL IN.

+ Commercial Real Estate Loans

+ Equipment Loans

+ Construction Loans

+ Commercial Fleet Vehicles

+ Investment Properties

+ Lines of Credit

+ Fast, Efficient, Local Underwriting

Low Rates

Personalized loan solutions with consistent competitive rates.

Centralized Service

At Envista, you have a person. Consider us an extension of your team.

Precision in the Details

It's the details that matter and your life is full of them.

Advocacy

You are backed by a team who cares about your business as much as you do.

BUSINESS SERVICES

Streamline your business processes and increase efficiency with our comprehensive business services. We offer a range of solutions designed to simplify your operations so you can focus more on growing your business and less on administrative tasks. We're committed to providing you with the financial tools and resources you need to drive your business forward.



PAYROLL SERVICES

Reduce administrative burden and ensure your employees are paid on time.



MERCHANT SERVICES

Flexible payment processing tools that allow your business to accept electronic payments.



FREE BILL PAY

Save time and ensure payments are always on track with this free tool.



FREE ONLINE BANKING

Manage your money on a single screen, all in one spot.



REMOTE DEPOSIT

Simply snap a photo of your check with our user-friendly app without going anywhere.



INVESTMENT SERVICES

Take charge of your financial future with Envista Investment Advisors*. We offer tailored financial guidance to help you navigate important decisions, whether you're just starting out, planning for your child's education, saving for retirement, or already enjoying your retirement years.

OUR SERVICES INCLUDE:

Retirement Planning: Create a robust plan to pursue a comfortable retirement.

Financial Management: Professional strategies to manage and grow your wealth.

Insurance Services: Protect what matters most with our comprehensive insurance options.

Education Planning: Plan your child's educational future with a solid savings plan.

Life and Disability Insurance: Safeguard your family's financial stability.

Annuities: Reliable strategies to support your long-term financial goals.

MEET OUR ADVISOR



BRET LUTZ
FINANCIAL ADVISOR
 bret.lutz@lpl.com
 785-228-8104

Bret is a financial advisor that is passionate about helping members to, and through, retirement. Bret is a Topeka native and lives with his wife, Erin, their two children and their dogs Chewie and Obi. Bret loves spending time with his family and attending his children’s academic and sports activities. Bret has a Bachelor’s Degree from Washburn University.



INSURANCE STRATEGIES

Life Insurance: Ensure your loved ones are protected.

Long-Term Care: Plan ahead for potential long-term care needs.

Annuities: Save for and enjoy your retirement with confidence.

INVESTMENT STRATEGIES

IRAs: Tax-deferred accounts to bolster your retirement savings.

Mutual Funds: Diverse investment options tailored to your goals.

Managed Accounts: Professionally curated portfolios to suit your investment style.

Stocks & Bonds: Individual investments to match your financial objectives.

PLANNING FOR THE FUTURE

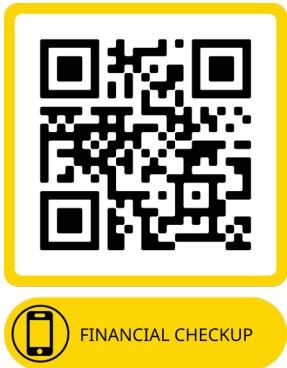
Saving for Retirement: Strategies to make your retirement dreams a reality.

Living in Retirement: Tools to strive for savings that last throughout your retirement.

Saving for College: Work with an advisor to start saving for your child’s education today.

GET STARTED WITH A FINANCIAL FITNESS CHECKUP

Let’s work together to build a personal plan that works for you and your goals. We will begin with a no-cost, no-obligation check-up to look at where you’re at and what you see for your future. Get started by scanning this code with the camera on your phone.



Securities and advisory services are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Envista Federal Credit Union and Envista Investment Advisors **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Envista Investment Advisors, and may also be employees of Envista Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Envista Federal Credit Union or Envista Investment Advisors and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union (“Financial Institution”) provides referrals to financial professionals of LPL Financial LLC (“LPL”) pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.



THE ENVISTA DIFFERENCE

At Envista Federal Credit Union, our dedication to understanding and meeting the unique needs of our members sets us apart. We pride ourselves on offering tailored financial solutions backed by a team of experts committed to your success.

What truly distinguishes Envista is our personalized approach and unwavering commitment to building long-term relationships. We take the time to get to know you, ensuring that our financial solutions are perfectly aligned with your goals. With Envista, you're not just a member — you're a valued partner in achieving financial well-being and prosperity.

INNOVATIVE SOLUTIONS TO MEET YOUR NEEDS

At Envista, we're committed to investing in you. Our focus is on adding value through a variety of financial products and services that meet the evolving needs of our members.



EARLY PAY

A free benefit for Envista members with direct deposit, Early Pay allows members to potentially receive their direct deposit up to two business days early!*



MOBILE WALLET

Make purchases with the tap of your phone. Add any debit or credit card and keep your payment information secure. Available through Apple Pay®, Google Pay™, and Samsung Pay®.



CREDIT SCORE

One powerful tool to stay in touch with your credit score, full credit report, credit monitoring, financial tips and more. Access this anytime, anywhere — for free.



ONLINE BANKING

Manage your money on a single screen, all in one spot. View accounts, move money, set alerts, and so much more! All completely free and easy to use.



SKIP-A-PAY

With our Skip-a-Pay program you can skip a loan payment when the time is right for you, during the month of your choice. Give yourself extra cash when you need it the most.



MOBILE APP

With the Envista app, you can bank 24/7, whether you're checking balances, making payments, or even depositing checks directly from your mobile device.



PAYRAILZ & EXTERNAL TRANSFERS

Move your money anywhere, securely and easily. Transfer your funds between accounts or send money directly to friends and family.



MONEY MANAGEMENT

Get a full view of your finances in one comprehensive tool. Set budgets, track expenses, manage debt, and plan for your financial future.



FRAUD DEFENSE

Envista is your trusted partner to help safeguard your every moment with unwavering security and confidence. We have helpful tips to educate and protect you.



REFER A FRIEND

At Envista, you matter. When you extend the credit union benefits to your friends and family, you both receive \$25!** Is there someone you know who could be banking better?

*Envista Federal Credit Union early availability of direct deposits is not guaranteed and may vary from deposit to deposit.

**Incentives will be awarded upon account meeting qualification criteria and will be placed in the share account on a 90-day hold. Incentive may be released early per manager approval. Subject to membership eligibility. Restrictions apply. A 1099 may be issued for the value of the gift on your behalf as income. Credit union reserves the right to cancel or change promotion at any time.

PEOPLE HELPING PEOPLE

At Envista, we're redefining community impact. We care about finding meaningful ways to support our local community. Through valuable partnerships with local nonprofits and service providers, we strive to lead, inspire and impact — because we know it takes a village to raise a community. With our giving, we embody the impact a community of individuals can have when united for a cause.

Envista *CARES*

VOLUNTEER | FINANCIAL SUPPORT | PARTNERSHIPS | MARKETING | GIVEAWAYS



PROUD PARTNER OF KANSAS ATHLETICS

Envista

KU WINS, ENVISTA GIVES

With each KU victory, Envista will give \$125 to the Lawrence Schools Foundation to help students and teachers in our community. Our goal is to give more than \$25,000 each school year.



ATHLETICS

PROUD SPONSOR OF BODS CARE

Envista

BODS CARE EMPOWERED BY ENVISTA

Envista and Washburn University Athletics have teamed up to provide support and mentorship to local youth. We aim to empower future generations and positively contribute to the well-being of our communities.



Topeka Credit Union Foundation
est. 2004

TOPEKA CREDIT UNION FOUNDATION

Envista is a founder of TCUF. Formed in 2004 by a group of local credit unions, we are making a difference by working together to raise funds and donate to community organizations.

DISCLOSURES

MEMBERSHIP AGREEMENT & DISCLOSURES

TRUTH-IN-SAVINGS DISCLOSURE

OVERDRAFT PRIVILEGE PROGRAM DISCLOSURE

MEMBERSHIP AGREEMENT AND DISCLOSURES

Privacy Document without Opt-out
Membership and Account Agreement
Funds Availability Policy Disclosure
Electronic Fund Transfers Agreement & Disclosure

Envista

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www.envistacu.com

FACTS

WHAT DOES ENVISTA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and credit history
- employment information and mortgage rates and payments

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Envista Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Envista Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-877-968-7528 or go to www.envistacu.com

What we do

How does Envista Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Envista Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or provide account information ▪ apply for financing or give us your contact information ▪ show us your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Envista Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Envista Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies.</i>

Other important information

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IDENTITY VERIFICATION NOTICE

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to and have access to new or existing deposit accounts and loans. We may also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of Envista Federal Credit Union (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or deposit accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union Bylaws or Code of Regulations (Bylaws), Credit Union policies, and any amendments made to these documents from time to time that collectively govern your membership, accounts and services.

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 for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

1. MEMBERSHIP ELIGIBILITY - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share) and/or paying a membership fee as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

2. INDIVIDUAL ACCOUNTS - An individual account is an account owned by one member who has qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death, any security interest or pledge granted by the account owner, and our statutory lien rights.

3. JOINT ACCOUNTS - A joint account is an account owned by two or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Joint Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for any returned item, overdraft, or unpaid amount and for any related fees and charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. POD/TRUST ACCOUNT DESIGNATIONS - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Unless state law provides for different ownership or as permitted and documented by us, the beneficiaries/payees will own the funds jointly in equal shares without rights of survivorship when there is more than one surviving beneficiary/payee. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

5. ACCOUNTS FOR MINORS - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

6. UNIFORM TRANSFERS TO MINORS ACCOUNT - A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction except as required



by applicable law. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

7. AGENCY DESIGNATION ON AN ACCOUNT - An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or credit union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent except as required by applicable law.

8. DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the loss of an item in transit or the negligence of any correspondent. Each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor financial institution extra time beyond any midnight deadline limits.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," and "not valid over \$500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. Final Payment. All checks, drafts, automated clearinghouse (ACH) transfers or other items credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a returned item fee on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or fund transfer.

e. Direct Deposits. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

9. ACCOUNT ACCESS

a. Authorized Signature. Your signature on the Account Card, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may access your account(s) in any manner we permit including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access or mobile application. We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any losses, expenses or fees we incur as a result of handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount of the item, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. FUND TRANSFERS - Fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, such as wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (Nacha). We may execute certain requests for fund transfers by Fedwire which are subject to the Federal Reserve Board's Regulation J.

a. Authorization for Transfers/Debiting of Accounts. You may make or order fund transfers to or from your account. We will debit your account for the amount of a fund transfer from your account and will charge your account for any fees related to the transfer.

b. Right to Refuse to Make Transfers/Limitation of Liability. Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with fund transfers to or from your account.

c. No Notice Required. We will not provide you with notice when fund transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

d. Interest Payments. If we fail to properly execute a payment order and such action results in a delay in payment to you, we will pay you dividends or interest, whichever applies to your account, for the period of delay as required by applicable law. You agree that the dividend or interest rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

e. Provisional Credit for ACH Transactions. We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

f. Payment Order Processing and Cut-off Times. Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. Fund transfers, payment orders, cancellations, and amendments received after a cut-off time may be treated as having been received on the next fund transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

g. Identifying Information. If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

h. Amendments and Cancellations of Payment Orders. Any account owner may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

i. Security Procedures. We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

j. Duty to Report Unauthorized or Erroneous Fund Transfers. You must exercise ordinary care to identify and report unauthorized or erroneous fund transfers on your account. You agree that you will review your account(s) and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

k. Recording Telephone Requests. You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

l. Remittance Transfers. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. If we act as a remittance transfer provider and conduct a remittance transfer(s) on your behalf, the transaction(s) will be governed by 12 C.F.R. part 1005, subpart B - Requirements for remittance transfers. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS

a. Withdrawal Restrictions. We will pay checks or drafts, permit withdrawals, and make transfers from the available balance in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers when you have an insufficient available balance in your account if you have established an overdraft protection plan or, if you do not have such a plan with us, in accordance with our overdraft payment policy.

We may refuse to allow a withdrawal in some situations and will advise you accordingly if, for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of 7 to 60 days before any intended withdrawals.

b. Transfer Limitations. We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

13. CERTIFICATE ACCOUNTS - Any term share, share certificate, time deposit or certificate of deposit account (certificate account), whichever we offer as allowed by applicable federal or state law, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, the Account Receipt for each account, and any other documents we provide for the account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS

a. Payment of Overdrafts. If, on any day, the available balance in your share or deposit account is not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have a sufficient available balance in order to pay an item. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an

overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us or, if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. How Transactions are Posted to Your Account. Basically, there are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account.

Credits. Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure for details regarding the timing and availability of funds from deposits.

Debits. There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.

- **Checks.** When you write a check, it is processed through the Federal Reserve system. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and paid each day. We process the payments from low to high dollar value.
- **ACH Payments.** We receive data files every day from the Federal Reserve with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted throughout the day in order of receipt.
- **PIN-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.
- **Signature-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase; however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. This is referred to as an "authorization hold." An authorization hold will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

For debit card transactions involving merchant authorization holds, there may be a delay between the hold being applied and the transaction posting to your account. During the delay, intervening transactions may impact the available balance in your account. It is important to keep in mind that we check your available balance both at the time the merchant's authorization request is received and again when the transaction settles and posts to your account. If your available balance is insufficient to cover the amount of the merchant's authorization request, we will decline the request. If your available balance is sufficient to cover the merchant's authorization request, the request will be approved, and an authorization hold in the amount of the request will be placed on your account. The transaction will be subsequently processed by the merchant and submitted to us for payment. If the transaction settles and posts to your account at a time when the available balance is insufficient to pay the transaction without causing an overdraft (i.e., posting the transaction results in an available balance of less than \$0), we may charge you a fee for overdrawing your account, even though the available balance in your account was sufficient to cover the transaction at the time it was authorized.

The following example illustrates how this works:

Assume your actual and available balances are both \$40, and you use your debit card at a restaurant to pay your bill totaling \$30. If the restaurant requests authorization in the amount of \$30, an authorization hold is placed on \$30 in your account. Your available balance is only \$10, but the actual balance remains \$40. Before the restaurant charge is sent to us for payment, a check that you wrote for \$40 is presented for payment. Because your available balance is only \$10 due to the \$30 authorization hold, your account will be overdrawn by \$30 when the check transaction is posted to your account even though your actual balance is \$40. In this example, if we pay the \$40 check in accordance with our standard overdraft services, we may charge you a fee for overdrawing your account as disclosed in the Schedule of Fees and Charges. The fee will also be deducted from your account, further increasing the overdrawn amount. In addition, when the restaurant charge is finally submitted to us for payment, we will release the authorization hold and pay the transaction amount to the restaurant. The transaction amount may be \$30 or a different amount (for example, if you added a tip). Because the amount of the restaurant charge exceeds your available balance at the time the charge is settled (i.e., at the time the merchant or its financial institution requests payment or the transaction posts to your account), we may charge you another fee for overdrawing your account, even though you had a sufficient available balance in your account at the time the restaurant charge was authorized and approved.

This is a general description of certain types of transactions. These practices may change, and we reserve the right to pay items in any order we choose as permitted by law.

c. Understanding Your Account Balance. Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is

the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. In such cases, subsequent posting of the pending transactions may further overdraw your account and be subject to additional fees. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at www.envistacu.com, at an ATM, by visiting a credit union branch or by calling us at 877-968-7528.

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS - You agree not to issue any check or draft that is payable on a future date (postdated). If you do draw or issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six months past its date; however, if the check or draft is paid against your account, we will have no liability for such payment.

16. STOP PAYMENT ORDERS

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

Stop payment orders for preauthorized debit transactions from your account are governed by Regulation E. Please refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on preauthorized debit transactions.

b. Duration of Order. You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed for additional six-month periods by submitting a renewal request in writing, or in a record if allowed by applicable law, before the stop payment order then in effect expires. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees and all damages or claims related to our refusal to pay an item, as well as claims of any joint account owner or of any payee or endorsee for failing to stop payment of an item as a result of incorrect information provided by you.

17. CREDIT UNION LIABILITY - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

19. REMOTELY CREATED CHECKS OR DRAFTS - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through online communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. PLEDGE, RIGHT OF OFFSET AND STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

21. LEGAL PROCESS - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

22. ACCOUNT INFORMATION - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

23. NOTICES

a. Name or Address Changes. You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any account owner is considered notice to all account owners.

d. Electronic Notices. If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time we may close your account and return the balance to you, less any applicable service fees.

25. STATEMENTS

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement that shows the transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is mailed to you or is provided to you electronically, even if the checks or drafts do not accompany the statement.

b. Examination. You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement within 33 days of the date we sent or otherwise provided the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature equipment.

Unauthorized electronic fund transfers governed by Regulation E are subject to different reporting periods. Please refer to the Electronic Fund Transfers Agreement and Disclosure for reporting requirements pertaining to electronic fund transfers.

c. Notice to Credit Union. You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

d. Address. If we mail you a statement, we will send it to the last known address shown in our records. If you have requested to receive your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in our records.

26. INACTIVE ACCOUNTS - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our Schedule of Fees and Charges. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

27. SPECIAL ACCOUNT INSTRUCTIONS - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. TERMINATION OF ACCOUNT - We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if, for example: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; (7) we reasonably deem it necessary to prevent a loss to us; or (8) as otherwise permitted by law. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment

of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

30. DEATH OF ACCOUNT OWNER - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Even with such knowledge, we may continue to pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten days after the member's death unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

32. SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

34. GOVERNING LAW - This Agreement is governed by the following, as amended from time to time: the Credit Union's bylaws; local clearinghouse and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the state of Kansas. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

35. NEGATIVE INFORMATION NOTICE - We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

36. MONITORING AND RECORDING COMMUNICATIONS - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Envista Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

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. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 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.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Envista Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT 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. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. Visa Check Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Plus®, PULSE, Visa, and Cirrus® networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa, PULSE and Cirrus® networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

At the present time, you may also use your card to:

- Make deposits to your share and checking accounts.
- Withdraw funds from your share and checking accounts.
- Transfer funds from your share and checking accounts.
- Obtain balance information for your share and checking accounts.
- Access your Overdraft Protection accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Visa Check Card transactions may apply:

- There is no limit on the number of Visa Check Card purchases you make per day.
- Purchase amounts are limited to the amount in your account.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$500.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one (1) day.
- You may purchase up to a maximum of \$4,000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to

bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

b. Health Savings Account. If you will be using your Visa® debit card to access a Health Savings Account (HSA), portions of this Agreement governed by Regulation E will not apply. A HSA account is defined by the IRS as a trust account, and therefore is not covered under Regulation E. But portions of this Agreement, such as Visa zero liability provisions for unauthorized use for example, do apply. Funds to cover your card purchases will be deducted from your Health Savings account.

At the present time, you may also use your card to:

- Withdraw funds from your checking accounts.
- Make point-of-sale (POS) transactions with your card to purchase goods or services at merchants that accept Visa.
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Health Savings Account transactions may apply:

- There is no limit on the number of Health Savings Account purchases you make per day.
- Purchase amounts are limited to the amount in your account.
- You may purchase up to a maximum of \$4,000.00 per day.
- You may purchase up to a maximum of \$4,000.00 from POS terminals per day, if there are sufficient funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. TouchTone Teller (Audio Response). If we approve TouchTone Teller (Audio Response) for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use TouchTone Teller (Audio Response) to:

- Withdraw funds from your share and checking accounts.
- Transfer funds from your share and checking accounts.
- Obtain balance information for your share and checking accounts.
- Make loan payments from your share and checking accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under TouchTone Teller (Audio Response) via a touch-tone telephone only. TouchTone Teller (Audio Response) service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on TouchTone Teller (Audio Response) transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves 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. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union 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 telephone call.

d. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your checking account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your checking account.
- See Section 2 for transfer limitations that may apply to these transactions.

- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

e. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

2. TRANSFER LIMITATIONS — None.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.

Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

A fee of 2.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 2.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. 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 account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, 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.

4. FEES AND CHARGES — We assess certain fees and charges for EFT services. For a current listing of all applicable fees and charges, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these EFT services. From time to time, the fees and charges may be changed, and we will notify you as required by applicable law.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. This paragraph does not apply to unauthorized use of a Visa debit card or other access device.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

785.228.0149

or write to:

Envista Credit Union
3626 SW Wanamaker Rd
Topeka, KS 66614-4528
Fax: 785.228.2884

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any debit card transactions, HSA debit card transactions, audio response transactions or preauthorized EFTs will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 785.228.0149. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is an insufficient available balance in your account to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.

- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your share and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

785.228.0149

or write to:

Envista Credit Union
3626 SW Wanamaker Rd
Topeka, KS 66614-4528
Fax: 785.228.2884

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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (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 provisionally credit your account within ten (10)** business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we

may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Kansas, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.



3626 SW Wanamaker Rd.
Topeka, KS 66614-4528
Phone: (785) 228-0149
Toll Free: (877) 968-7528
Fax: (785) 228-2884
www.envistacu.com

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
September 20, 2023

The rates, fees and terms applicable to your account at the Envista Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<input type="checkbox"/> Regular Share/ Christmas Club	.10% .10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	\$200.00	Daily Balance	---
<input type="checkbox"/> Super Savings	.00% / .00% .05% / .05% .15% / .15%	Monthly	Monthly	Monthly (Calendar)	---	---	\$2,500.00	Daily Balance	---
<input type="checkbox"/> Advantage PLUS	.59% / .60% .69% / .70% .79% / .80% .99% / 1.00% 1.19% / 1.20% 1.39% / 1.40% 2.08% / 2.10%	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	---
<input type="checkbox"/> IRA Savings	.49% / .50%	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
<input type="checkbox"/> Health Savings Account (HSA)	.20% / .20%	Monthly	Monthly	Monthly (Calendar)	\$50.00	---	---	Daily Balance	---
<input type="checkbox"/> Kasasa Saver Qualifications met (See Section 2)	\$0.00 to \$50,000.00 .99% / 1.00% \$50,000.01 or greater .25% / .25%	Monthly	Monthly	Monthly (Calendar)	\$5.00	---	---	Daily Balance	---
Qualifications not met (See Section 2)	.10% / .10%								
<input type="checkbox"/> Kasasa Cash Checking (Rewards) Qualifications met (See Section 2)	\$0.00 to \$10,000.00 4.41% / 4.50% \$10,000.01 or greater .99% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	---	Daily Balance	---
Qualifications not met (See Section 2)	.05% / .05%								
<input type="checkbox"/> Kasasa Cash Back Checking	---	---	---	---	\$100.00	---	---	---	---
<input type="checkbox"/> Vantage Checking	.00% / .00% .00% / .00% .05% / .05% .10% / .10% .25% / .25%	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	\$300.00	Daily Balance	---
<input type="checkbox"/> Basic Checking	---	---	---	---	\$100.00	---	---	---	---



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ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. **RATE INFORMATION** - The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Christmas Club, Super, Advantage PLUS, Health Savings Account (HSA), Kasasa Saver, Kasasa Cash Checking, and Vantage Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For IRA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Super Savings accounts are tiered rate accounts. If your daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$10,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Advantage PLUS accounts are tiered rate accounts. If your daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$50,000.00 to \$99,999.99, the fifth dividend

rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 to \$249,999.99, the sixth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$250,000.00 or greater, the seventh dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Vantage Checking accounts are tiered rate accounts. If your daily balance is \$299.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$300.00 to \$2,499.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$2,500.00 to \$9,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$10,000.00 to \$19,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$20,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. **KASASA ACCOUNTS** - For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 Debit card purchases that post and settle your account; 2) have at least one ACH direct debit or bill pay transaction; 3) be enrolled in and log in to online banking at least once, and 4) be enrolled in and receive e-statements. The monthly qualification cycle is defined as a period begins on the last business day of the current month and runs through to the 2nd to last business day of the next month in which dividends are paid. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Kasasa Saver and Kasasa Cash Checking are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range if you meet the minimum qualification requirements. If you do not meet all of the minimum qualification requirements during the calendar month, the third dividend rate and annual percentage yields as listed in the rate schedule will apply to the entire balance in your account.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash Checking or Kasasa Cash Back Checking account. If you meet the minimum qualification requirements for your Kasasa Cash Checking or Kasasa Cash Back Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$50,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is greater than \$50,000.00. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash Checking or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash Checking. The Kasasa Cash Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is greater than \$10,000.00. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, if you meet the minimum qualification requirements during the monthly qualification cycle, you will be reimbursed for domestic ATM fees up to a maximum of \$4.99 per individual transaction and up to a maximum of \$25.00 per qualification cycle. ATM refunds will be paid on the first processing day of the following Statement Cycle. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; on the first processing day of the following Statement Cycle; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account and ATM fees will not be refunded to you. One Kasasa Cash Checking account or Kasasa Cash Checking account with Kasasa Saver account is allowed per social security number.

Kasasa Cash Back Checking. For Kasasa Cash Back Checking accounts, if you meet the minimum qualification requirements during the monthly qualification cycle, you will receive 2.00% cash back on up to \$400.00 in PIN based/ signature-based debit card purchases that post and settle to your account during the monthly qualification cycle. A

maximum of \$8.00 cash back may be earned per monthly qualification cycle. In addition, if you meet the minimum qualification requirements during the monthly qualification cycle, you will be reimbursed for domestic ATM fees up to a maximum of \$4.99 per individual transaction and up to a maximum of \$25.00 per qualification cycle. ATM refunds will be paid on the first processing day of the following Statement Cycle. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back Checking account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Kasasa Cash Back Checking account or Kasasa Cash Back Checking account with Kasasa Saver account is allowed per social security number.

3. **NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. **DIVIDEND COMPOUNDING AND CREDITING** - The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. **ACCRUAL OF DIVIDENDS** - For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. **BALANCE INFORMATION** - To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Christmas Club, Super Savings, and Vantage Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. **ACCOUNT LIMITATIONS** - For all accounts, no account limitations apply.

8. **FEES FOR OVERDRAWING ACCOUNTS** - Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initialed withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement, Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. **MEMBERSHIP** - As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00
Number of Shares Required

SCHEDULE OF FEES AND CHARGES	
SHARE ACCOUNT FEES	
Returned Item	\$28.50/Item (each submission/resubmission)
CHECKING ACCOUNT FEES	
NSF:	
Check Returned	\$28.50/Item (each submission/resubmission)
Check Paid	\$28.50/Item (each submission/resubmission)
Stop Payment	\$28.50/Request
Check:	
Printing	Prices vary depending on style
Copy	\$3.00
Look Up	\$3.00
Basic Checking paper statements	\$5.00
OTHER SERVICE FEES	
Wire Transfer:	
Outgoing	\$20.00
Incoming	\$5.00*
Foreign	\$40.00
Money Order	\$2.50/Each
Remote Deposit Capture: Business Account	\$0.50/Item
Cashier's Check	\$5.00*
Next Day Send or Receive Pop Money	\$2.50 Each
ELECTRONIC FUNDS TRANSFER FEES	
ATM Withdrawal/Transfer:	
CUSO Owned ATMs	Unlimited Use
Nonproprietary ATMs	\$1.00/Each
NSF:	
ACH	\$28.50/Item (each submission/resubmission)
ATM/Visa Check Card	\$28.50/Item (each submission/resubmission)
Returned ACH Origination	\$28.50/Item
Replacement Plastic Card	\$10.00/Card
Stop Payment on ACH	\$28.50/Request
Captured Card	\$18.00
ACH Return Pop Money	\$35.00/Item
ACH Research Pop Money	\$45.00
SAFE DEPOSIT BOX	
3" X 5" Box	\$15.00/Year
3" X 10" Box	\$25.00/Year
5" X 10" Box	\$45.00/Year
10" X 10" Box	\$75.00/Year
Drilling of Box	Cost may vary
Key Replacement	\$10.00
Late Payment	\$10.00

OTHER SERVICE FEES (Continued)	
Copy of Statement	\$5.00
Check Cashing	\$5.00 minimum or 2% of check*
Counting/Depositing Loose Coin	\$3.00 minimum or 2% of coin*
Telephone:	
Transfer	\$1.00*
Inquiry	\$1.00*
Kasasa Protect Kasasa accounts	Individual \$7.99/month; Additional joint \$3.99/month
Non-Kasasa accounts	Individual \$12.99/ month; Additional joint \$3.99 /month
NSF:	
Loan Payment	\$28.50/Item (each submission/resubmission)
Visa Check Card	\$28.50/Item (each submission/resubmission)
ACH Returned	\$28.50/Item (each submission/resubmission)
Returned Deposit Item: Written by You	\$28.50/Item (each submission/resubmission)
NSF Deposit on Business Accounts	\$5.00 (each submission/resubmission)
Check Collection	\$30.00
Account Research	\$35.00/Hour One hour minimum
Service of Legal Notice	\$50.00
Returned Mail/Bad Address	\$5.00/Item
Closed Account Within 180 Days	\$25.00 or balance
Dormant Account (no activity for 12 months)	\$5.00/Month
Temporary Checks	\$0.10/Each up to 10
Photocopy	\$0.15/Page
Fax:	
Local Usage	\$2.00 first page, \$1.00 each additional page
Long Distance	\$4.00 first page, \$1.00 each additional page

*Charges apply only to accounts which do not meet basic account relationship requirements, defined as maintaining a \$500.00 minimum 90 day average total balance in share accounts, certificates, IRA's, or your current loan balance is greater than \$2,000.00.

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Full Service Topeka Locations:

3626 SW Wanamaker Rd.
517 SW 29th St.
2120 SW Belle Ave.
3321 SE 28th Ter
2015 SW 10th St.
501 NE Lake St.
811 NW 25th St.

Full Service Hutchinson Location:

1803 N. Lorraine St.

Full Service Lawrence Location:

1555 Wakarusa Dr.
3045 Iowa St.

The hours of operations vary by location please visit our website, www.envistacu.com to find location hours.

Topeka: (785) 228-0149

Hutchinson: (620) 662-3771

Lawrence: (785) 865-1545

Toll Free: (877) 968-7528

24 Hour Account Access

TouchTone Teller: (785) 228-2081

Toll Free TouchTone Teller:

(844) 835-8531

Web Site: www.envistacu.com

Envista has over 5,000 locations nationwide!

www.co-opsharedbranch.org

(888) 748-3266

On-Line Account Access

Verify Share Account balances, checks cleared, make loan payments, transfer funds, check account histories, and more at the click of a button. Log on to our site at www.envistacu.com to apply for on-line access to your account.

Telephone Account Access

With our 24-hour TouchTone Teller System, members have access to the following conveniences via a touch-tone phone: money transfers, account histories, account balance inquiries, account withdrawals, loan applications, and more! Simply dial (785) 228-2081 to access your account.

Loan Options

Envista Credit Union offers a variety of loans to meet your needs. We offer new and used vehicle loans, real estate loans, bill consolidation loans, share secured loans, Visa Credit Card, and refinancing options.

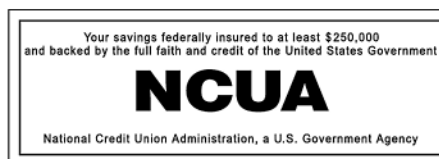
Savings Options

Regular Share Savings
Stork Account
Kirby Kangaroo Account
Super Savings Account
Advantage PLUS Account
Christmas Savings Account
Health Savings Account
Kasasa Saver
Individual Retirement Accounts
Share Certificates

Checking Options

Vantage Checking
Basic Checking
Kasasa Cash Checking
Kasasa Cash Back Checking
Visa Check/Debit Card

Mobile and Text Banking
Online Banking
ACH/Automatic Payments
Direct Deposit
Online Bill Pay
Online Banking





3626 SW Wanamaker Rd.
Topeka, KS 66614-4528
Phone: (785) 228-0149
Toll Free: (877) 968-7528
Fax: (785) 228-2884
www.envistacu.com

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:				EFFECTIVE DATE: 7/30/2024						
The rates, fees and terms applicable to your account at the Envista Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.										
RATE SCHEDULE – CERTIFICATE ACCOUNTS										
	Dividend Rate/ Annual Percentage Yield (APY)		Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Youth Certificate			Fixed Rate	\$100.00	Quarterly	Quarterly	Account’s Term	Not Allowed*	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 90 Day		2.52% 2.55%								
<input type="checkbox"/> 6 Month		4.90% 5.00%								
<input type="checkbox"/> 12 Month		3.94% 4.00%								
<input type="checkbox"/> 18 Month		2.96% 3.00%								
<input type="checkbox"/> 24 Month		4.42% 4.50%								
<input type="checkbox"/> 30 Month		4.18% 4.25%								
<input type="checkbox"/> 36 Month		3.50% 3.55%								
<input type="checkbox"/> 48 Month		3.50% 3.55%								
<input type="checkbox"/> 60 Month		2.96% 3.00%								
<input type="checkbox"/> Certificate			Fixed Rate	\$500.00	Quarterly	Quarterly	Account’s Term	Not Allowed*	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> 90 Day		2.52% 2.55%								
<input type="checkbox"/> 6 Month		4.90% 5.00%								
<input type="checkbox"/> 12 Month		3.94% 4.00%								
<input type="checkbox"/> 18 Month		2.96% 3.00%								
<input type="checkbox"/> 24 Month		4.42% 4.50%								
<input type="checkbox"/> 30 Month		4.18% 4.25%								
<input type="checkbox"/> 36 Month		3.50% 3.55%								
<input type="checkbox"/> 48 Month		3.50% 3.55%								
<input type="checkbox"/> 60 Month		2.96% 3.00%								
<input type="checkbox"/> IRA Certificate			Fixed Rate	\$500.00	Quarterly	Quarterly	Account’s Term	Not Allowed	Allowed - See Transaction Limitations section**	Automatic
<input type="checkbox"/> 12 Month		3.94% 4.00%								
<input type="checkbox"/> 18 Month		2.96% 3.00%								
<input type="checkbox"/> 24 Month		4.42% 4.50%								
<input type="checkbox"/> 30 Month		4.18% 4.25%								
<input type="checkbox"/> 36 Month		3.50% 3.55%								
<input type="checkbox"/> 48 Month		3.50% 3.55%								
<input type="checkbox"/> 60 Month		2.96% 3.00%								

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Non-IRA Certificate accounts, at your option you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.
- BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

* Additional deposits allowed on 90 Day Term certificates.

** See exceptions to early withdrawals in section 8.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw any of the principal before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of more than 12 months	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

Full Service Topeka Locations:

3626 SW Wanamaker Rd.
2120 SW Belle Ave.
2015 SW 10th St.
3321 SE 28th Ter.
501 NE Lake St. 811 NW 25th St.
2909 SW Topeka Blvd.

Hours of Operation:

Mon.- Fri. 9:00 am - 5:00 pm
Drive-Up: 7:00 am - 6:00 pm
Saturday 9:00 am – 1:00 pm

Hutchinson Branch

1803 N. Lorraine St.

Lawrence Branch

1555 Wakarusa Dr.

Topeka: 785-228-0149
Hutchinson: 620-662-3771
Lawrence: 785-865-1545
Toll Free: 877-968-7528

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On-Line Account Access

Verify Share Account balances, checks cleared, make loan payments, transfer funds, check account histories, and more at the click of a button. Log on to our site at www.envistacu.com to apply for on-line account access.

Dial-Up Account Access

With our 24-hour TouchTone Teller system, members have access to the following conveniences via a touch-tone phone: money transfers, account histories, account balance inquiries, account withdrawals, loan applications, and more! Simply dial (785) 228-2081 to access your account.

Loan Options

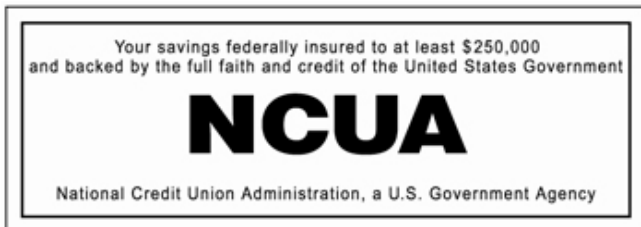
Envista Credit Union offers a variety of loans to meet your needs. We offer new and used vehicle loans, bill consolidation loans, share secured loans, EnvistaBlack VISA credit card, real estate loans, and refinancing options.

Savings Options

Regular Share Savings
Kasasa Saver
Stork Club Account
Kirby Kangaroo Account
CU Succeed Share Account
Super Account
Advantage Plus Account
Christmas Club Account
Individual Retirement Account
Share Certificates

Checking Options

Kasasa Cash Checking
Kasasa Cash Back Checking
Basic Checking
Vantage Checking
Visa Check/Debit Card
ACH/Automatic Payments
Direct Deposit
Online Bill Pay
Online Banking
Mobile and Text Banking



Overdraft Privilege Program Disclosure

(A Discretionary Overdraft Service)



HAVE YOU EVER... Had the embarrassment and expense of a check or automatic payment returned NSF? Had a check denied at checkout? Forgotten to record a deposit? A purchase? A withdrawal? Had to "guess" at what transactions a joint owner has made? *We cannot promise or guarantee these things will never happen. However, you deserve consideration.*

Rather than automatically returning unpaid all insufficient funds items that you may have we will consider, without obligation on our part, payment of your reasonable overdrafts up to your assigned Overdraft Privilege Limit of \$800 for personal accounts or \$1500 for business accounts.

You do not have to apply for or sign any additional documents for this service for checks, ACH or recurring debit transactions. It is already a part of your Checking Account Agreement with us. If you want us to consider paying ATM and one time debit card transactions that would overdraw your account we need your affirmative consent to do so. If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **(785) 228-0149**. If you do not use Overdraft Privilege it costs you nothing. "Use" means you initiate insufficient funds transactions. If you do use Overdraft Privilege you will be subject to our customary fees set out in our Fee Schedule and Overdraft Privilege Policy.

Envista Federal Credit Union ("we, us or our") offers our Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

Transactions that May Qualify for Overdraft Privilege An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- a) You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- b) You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- c) You have inadequate funds in your account when we assess a fee or service charge; or
- d) You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven days after you deposit the check. If you do not have sufficient funds in your account--independent of the check to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so for personal accounts. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory. You may opt-out of the service any time by notifying one of our member service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined and we may assess NSF fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

Fees

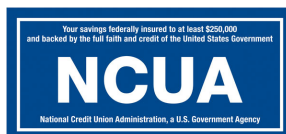
For each overdraft item, we will charge the standard per item overdraft/NSF fee set forth in our fee schedule. If we pay or return any insufficient or unavailable funds item on your account, you will be able to find this information on your statements and/or by logging into Online Banking at www.envistacu.com. We have no obligation to notify you before we pay or return any item. The amounts of any overdrafts, including our fees, are due and payable immediately or on demand.

Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to an \$800 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500 overdraft (negative) balance for eligible business checking accounts. Please note that the per item fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- a) The account has been open for at least thirty (30) days;
- b) The account has deposits totaling at least \$400 or more within each thirty (30) day period;
- c) The account demonstrates consistent deposit activity;
- d) The account owner is current on all loan obligations with us; and
- e) The account is not subject to any legal or administrative order or levy, such as bankruptcy, garnishment or tax lien.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at (785) 228-0149.



Envista

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