

STANDARD DISCLOSURES FOR ALL CHECKING ACCOUNTS

- Applicant(s) must clear check reporting agency. The credit union also retains the right to obtain a Credit Bureau report on each applicant.
- o Statements are provided monthly.
 - o Please refer to Credit Union of Denver's Rate and Fee Schedule for the rates and fees that may apply.
 - o Original checks are imaged and are not returned with statements. Copies of the checks are retained and made available with applicable fee(s) for up to seven years. (See Rate and Fee Schedule)
 - o Authorized overdraft sources are Prime Savings Account or Money Market Account and Line-of-Credit Loan.
 - o Debit Cards are available to qualified members to allow them access to their account via an Automated Teller Machine (ATM). Debit Cards must be surrendered upon closure of an account. Costs incurred by the credit union to recover, cancel, or revoke cards will be passed on to the member.
 - o Debit Cards may be used for purchases where MasterCard® is accepted.
 - o The credit union retains the right to close the account if three (3) returned items for Non-Sufficient Funds are received within 90 days or there is no activity for two (2) consecutive months and the account balance is less than \$100.00.
 - o The credit union and the payable through institution do not examine signatures or dates on checks prior to payment. Each member is responsible for the return detection of unauthorized or forged checks and the practice of postdating checks.
 - o Member's responsibility for check verification will be as follows:
 - Review monthly statements and verify all debit and credit transactions are processed correctly.
 - Notice of negative account status will be mailed to members.Verification of checks and debit transactions should be made upon receipt of these notices.
 - o Checks drawn against closed or nonexistent accounts will be returned unpaid when presented.
 - o CU Deals are available on any checking accounts once the terms and conditions are accepted upon initiating the program.

BASIC CHECKING ACCOUNT

Eligible Accounts: Prime Share Accounts, Multiple Accounts, Youth Accounts, Representative Payee Accounts, Business Accounts, Estate Accounts and Trust Accounts are eligible for this checking account.

Account Structure: No minimum balance is required to maintain the account.

Initial Deposit: No initial deposit or minimum balance is required to open an account.

Rates and Fees: Please refer to the Rate and Fee Schedule for fees.

Interest: Interest is not paid on this account.

INTEREST CHECKING ACCOUNT

Eligible Accounts: Prime Share Accounts, Multiple Accounts, Youth Accounts, Representative Payee Accounts and Trust Accounts are eligible for this checking account.

Account Structure: Variable rate, minimum balance required.

Compounding and Crediting: The credit union will use the daily balance method to compute interest. Interest will be calculated daily, compounded and credited monthly. The interest period is monthly.

Initial Deposit: An initial minimum balance of \$1,000.00 is required to open and maintain a Checking with Interest Account.

Rates and Fees: Please refer to the Rate and Fee Schedule.

Interest: Interest is paid on the entire balance provided the minimum amount of \$1,000.00 is maintained daily on the account. Accrual of interest will begin on cash and non-cash deposits on the business day you deposit them to your account.

Account Limitations: A minimum daily balance of \$1,000.00 must be maintained in your account each day to obtain the disclosed annual percentage yield. If the daily balance should drop below \$1,000.00 at any time during the month, the account will be charged a fee (as disclosed on the Rate and Fee Schedule) for that month, and the account will not accrue interest for those days where the balance is below \$1,000.00.

Terms/Conditions/Termination: We may change the criteria, conditions, stipulations, qualifications, eligibility and availability of this product at the credit union's sole discretion. You will be notified at least 30 days prior to the implementation of any change that adversely affects your use of this product.

Tax Reporting: Any interest earned by you under this program will be reported to the Internal Revenue Service, and may be subject to taxation. Please contact your tax professional for further information. You are solely responsible for any taxes due on interest earned under this program.

INTEREST REWARDS CHECKING ACCOUNT

Eligible Accounts: Only Prime Share Accounts, Multiple Share Accounts and Youth Accounts are eligible for this checking account.

Account Structure: Variable Split Rate, no minimum balance is required to maintain the account.

Compounding and Crediting: The credit union will use the daily balance method to compute interest. Interest will be calculated daily, compounded and credited monthly. The interest period is monthly.

Initial Deposit: No initial deposit or minimum balance is required to open an account.

Interest Reward Qualifications: Interest Rewards will be paid if the account is enrolled in eStatements and at least one Direct Deposit or Automatic Credit electronically posts to the account (manually posted direct deposits and automatic credits do not qualify) and at least 15 debit card transactions post to the account (manually posted debit card transactions do not qualify) in a calendar month. Debit card transactions processed by merchants and received by the credit union as point of sale transactions count as qualifying debit card transactions. Debit card transactions may not post to the account on the day the transactions occur. They are posted to your account when the merchant sends settlement information to us. Credit Union of Denver

does not have any control over when the merchant submits this information. Transactions may occur in one month but may post to your account in the following month. The month in which a debit card transaction posts to your account is the month in which the transaction will be counted for purposes of this program. Debit card transactions at an ATM and transactions between accounts do not count as qualifying transactions.

Interest Reward Rates and Fees: If the qualifications outlined above are not met in a calendar month, a nominal rate of interest will be earned on the full balance; however, this will be less than the interest rate reward that would be earned if the qualifications are met. If the qualifications outlined above are met in a calendar month, a higher rate of interest will be paid on balances up to \$10,000.00 and a lower rate of interest will be paid on balances \$10,000.01 and greater. Please refer to the Rate and Fee Schedule for the current interest rates. In addition, if the qualifications outlined above are met during a calendar month, the checking account is eligible for a refund of ATM fees that posted to the checking account during that month. ATM fees incurred on transactions that occur after the processing day cut-off time on the last business day of the month may not be eligible for a refund until the next calendar month. Our business days are Monday through Friday, excluding federal holidays. The maximum permitted dollar amount of ATM fee refunds per month is described in Credit Union of Denver's Rate and Fee Schedule. ATM fees charged to the savings account, or any other account besides the Interest Rewards Checking Account, are not eligible for refunds. No ATM fees posted during a calendar month will be refunded if the qualifications outlined above are not met for that month. Interest rewards and ATM fee refunds may be posted in any order, at our discretion, and may change without notice to you. Interest rewards are subject to change at any time. Please refer to Credit Union of Denver's Rate and Fee Schedule for the rates and fees that may apply.

Limitations/Forfeiture: When your account is closed (voluntarily or involuntarily) prior to interest rewards or interest being paid or ATM fees being refunded, you forfeit any interest or refund you may have accrued and/or would have received had the account remained open.

Terms/Conditions/Termination: We may change the criteria, conditions, stipulations, qualifications, eligibility and availability of this product at the Credit Union's sole discretion. These changes may include, but are not limited to, discontinuing any or all rewards and/or converting the Interest Rewards Checking Account to another checking product. You will be notified at least 30 days prior to the implementation of any change that adversely affects your use of the Interest Rewards Checking Account.

Tax Reporting: Any interest earned by you under this program will be reported to the Internal Revenue Service, and may be subject to taxation. Please contact your tax professional for further information. You are solely responsible for any taxes due on interest earned under this program.

CASHBACK REWARDS CHECKING ACCOUNT

Eligible Accounts: Only Prime Share Accounts, Multiple Share Accounts and Youth Accounts are eligible for this checking account.

Account Structure: Non-interest bearing, no minimum balance is required to maintain the account.

Compounding and Crediting: No interest is paid on this account.

Initial Deposit: No initial deposit or minimum balance is required to open an account.

Cashback Reward Qualifications: Cashback rewards will be paid if the account is enrolled in eStatements and at least one Direct Deposit or Automatic Credit electronically posts to the account (manually posted direct deposits and automatic credits do not qualify) and at least 15 debit card transactions post to the account (manually posted debit card transactions do not qualify) in a calendar month. Debit card transactions processed by merchants and received by the credit union as point of sale transactions count as qualifying debit card transactions. Debit card transactions may not post to the account on the day the transactions occur. They are posted to your account when the merchant sends settlement information to us. Credit Union of Denver does not have any control over when the merchant submits this information. Transactions may occur in one month but may post to your account in the following month. The month in which a debit card transaction posts to your account is the month in which the transaction will be counted for purposes of this program. Debit card transactions at an ATM and transactions between accounts do not count as qualifying transactions.

Cashback Reward Rates and Fees: Cashback rewards will be paid if you meet the qualifications outlined above in a calendar month. You may earn 5% of the net purchase amount on debit card purchases that post to your account that month up to the maximum dollar amount of cashback rewards per month is described in Credit Union of Denver's Rate and Fee Schedule. In addition, if the qualifications outlined above are met during a calendar month, the checking account is eligible for a refund of ATM fees that posted to the checking account during that month. ATM fees incurred on transactions that occur after the processing day cut-off time on the last business day of the month may not be eligible for a refund until the next calendar month. Our business days are Monday through Friday, excluding federal holidays. The maximum permitted dollar amount of ATM fee refunds per month is available on Credit Union of Denver's Rate and Fee Schedule. ATM fees charged to the savings account, or any other account besides the Cashback Rewards Checking Account, are not eligible for refunds. If the qualifications outlined above are not met in a calendar month, no cashback reward will be earned and no ATM fees posted during that month will be refunded. Cashback rewards and ATM fee refunds may be posted in any order, at our discretion, and may change without notice to you. Cashback rewards are subject to change at any time. Please refer to Credit Union of Denver's Rate and Fee Schedule for the rates and fees that apply.

Limitations/Forfeiture: When your account is closed (voluntarily or involuntarily) prior to cashback rewards or ATM fees being refunded, you forfeit any cashback reward or refund you may have accrued and/or would have received had the account remained open.

Terms/Conditions/Termination: We may change the criteria, conditions, stipulations, qualifications, eligibility and availability of this product at the Credit Union's sole discretion. These changes may include, but are not limited to, discontinuing any or all rewards and/or converting the Cashback Rewards Checking Account to another checking product. You will be notified at least 30 days prior to the implementation of any change that adversely affects your use of the Cashback Rewards Checking Account.

Tax Reporting: Any rewards earned by you under this program will be reported to the Internal Revenue Service, and may be subject to taxation. Please contact your tax professional for further information. You are solely responsible for any taxes due on rewards earned by you under this program.