



Welcome to the United States Senate Federal Credit Union. To establish your membership, you must open a Primary Savings Account. This requires a minimum \$6.00 deposit per member. \$1.00 represents a lifetime membership fee. For Details or Assistance, call (202) 224-2967 or (800) 374-2758 outside the DC metro area.

Primary Membership Information		
You would like to:	<input type="checkbox"/> Establish a Membership, or <input type="checkbox"/> Change information on an existing account (doing so supersedes any other information on file for this account) In order to be a member of this credit union you must be sponsored by an existing member OR be employed by a qualified Select Employee Group.	
	Select Group (i.e., Eligible Employer)	Your USSFCU Sponsor
	Select Group Employee (Primary Member)	Sponsor's USSFCU Account Number
		Your Relationship to Sponsor
		Sponsor's Signature
Name (Last / First / MI) Please Print	If changing information on an existing account your Credit Union Account Number	Employer Name
Street		Employer Address (Street)
City, State, Zip	Your date of Birth	Employer Address (City, State, Zip)
Home Telephone	Mother's Maiden Name (for security purposes)	Office Telephone
Home E-mail Address	Your taxpayer ID (SSN)	Office E-mail Address

Joint Account: If You are establishing a Joint Account, please check one box below:
 Joint Account with Survivorship (On the death of a party to the Account, the deceased party's ownership in the Account passes to the surviving party or parties to the Account).
 Joint Account No Survivorship (On the death of a party to the Account, the deceased party's ownership in the Account passes as a part of the party's estate under the party's will, trust, or by intestacy).
 Payable on Death: Check this box if You would like to establish Your Account with "Payable on Death" status. Please note that a separate "Payable on Death Designation" form must be completed separately to substantiate Payable on Death status.

Joint Account Information		
You would like to:	<input type="checkbox"/> Establish a Joint Account, Joint Account Holder <u>will not</u> be a member or <input type="checkbox"/> Establish a Joint Account, Joint Account Holder <u>will be</u> a member In order to be a member of this credit union you must be sponsored by an existing member OR be employed by a qualified Select Employee Group.	
	Select Group (i.e., Eligible Employer)	Your USSFCU Sponsor
	Select Group Employee (Primary Member)	Sponsor's USSFCU Account Number
		Your Relationship to Sponsor
		Sponsor's Signature
Name (Last / First / MI) Please Print	If changing information on an existing account your Credit Union Account Number	Employer Name
Street		Employer Address (Street)
City, State, Zip	Your date of Birth	Employer Address (City, State, Zip)
Home Telephone	Mother's Maiden Name (for security purposes)	Office Telephone
Home E-mail Address	Your taxpayer ID (SSN)	Office E-mail Address

Membership Agreement

Agreement. Whenever used in this Agreement, the words "You" and "Your" refer to the Primary Account Holder and any Joint Account Holders named in this Membership Agreement. You understand with Your signature on this Agreement, a Member can establish other Credit Union accounts and that Your signature constitutes a request for any identifying number and/or access device issued by the United States Senate Federal Credit Union in connection with such accounts. If You are a Joint Account Holder, You understand that ownership of an individual account is subject to meeting membership eligibility requirements. You understand and agree that only those named in this Agreement are authorized to initiate account transactions with the United States Senate Federal Credit Union. Any such request will be made in accordance with the Agreements and Disclosures, which has been given to You separately.
 By signing this Agreement You acknowledge receipt of the Credit Union's Agreements and Disclosures describing the terms and conditions of Your Account(s) and/or Account Services and You agree to accept the terms found therein.
 You hereby apply for membership with the United States Senate Federal Credit Union. You warrant the truth of the information provided to Us by You and You realize that it will be relied upon by Us in determining Your membership eligibility. You hereby authorize Us, our employees and agents to investigate and verify any information provided to Us by You. By signing this Membership Agreement, You agree to be bound by the terms and conditions found within this Membership Agreement and to the bylaws, rules and regulations of the United States Senate Federal Credit Union in effect and as amended from time to time, You further agree to be bound by the terms and conditions of the "Agreements and Disclosures" which will be provided in conjunction with Your Account no later than the time that Your Account is opened. You authorize any person, association, firm, corporation, or personnel office to furnish information concerning Your affairs upon Our request, including, but not limited to, providing credit and employment history information.

Important IRS Information
 Under penalties of perjury, You certify that:
 1. The number shown on this form is Your correct taxpayer identification number (TIN), or You are waiting for a number to be issued to You, and
 2. You are not subject to backup withholding because (a) You are exempt from backup withholding, or (b) You have not been notified by the Internal Revenue Service that You are subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified You that You are no longer subject to backup withholding, and
 3. You are a U. S. person (including a U S resident alien). Certification Instructions - You must cross out item 2 above if You have been notified by the IRS that You are currently subject to backup withholding because you have failed to report all interest or dividends on Your Tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, You are not required to sign the Certification, but You must provide Your correct TIN.

Marketing Information Opt-Out
<input type="checkbox"/> If this box is checked, You request that We not provide marketing information to You via E-mail.

Signatures		
Signatures: Please sign below only after You have read the Membership Agreement provision and only if You agree to the terms found therein. Your signature below also acknowledges that You have read the "Important IRS Information" section on this form and the "Privacy Information Disclosure" provided to you separately. THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACKUP WITHHOLDING.		
1. If You are being sponsored by your employer, please provide proof of employment and attach (a) a photocopy of Your employee ID or a photocopy of a recent pay stub and (b) a photocopy of your driver's license or passport to this Application, and sign below. 2. If You are being sponsored by an existing Credit Union member in good standing, please attach a photocopy of your driver's license or passport to this application, sign below and ask your sponsor to complete and sign the field "sponsor's signature". You must be either a spouse, parent, child, sibling, grandparent, stepparent, stepchild, stepsibling, or adoptive relative of that member or someone living in the same residence where You maintain a single economic unit with that member.		
Your Signature	Date	For Credit Union Use Only: Approved By Membership Officer Rep. Employer ID Type:
Joint Signature	Date	Driver's License (State/Number):



THIS DISCLOSURE CONTAINS YOUR ACCOUNT AGREEMENT, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, OUR FUNDS AVAILABILITY POLICY AND WIRE TRANSFER AGREEMENT. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this Agreement the words "You", "Your" and "Owner" refer to the person, joint or individual as applicable, or entity who is establishing an Account with the United States Senate Federal Credit Union. The words "Credit Union", "We", "Us" and "Our" refer to the United States Senate Federal Credit Union. The word "Account" means any Account, which is governed by this Agreement. The word "Check" means any negotiable paper presented to Us in relation to Your Account, including any share draft or similar check like device.

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT WITH THE UNITED STATES SENATE FEDERAL CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENTS SUCH AS OUR FUNDS AVAILABILITY POLICY, AND ELECTRONIC FUNDS TRANSFER AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

ACCOUNT AGREEMENT

Joint Accounts. You agree that the United States Senate Federal Credit Union is hereby authorized to recognize any of the signatures on Your Membership Agreement to pay any funds or transact any business for Your Account. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners. We can release or pay any amount on deposit in Your Account to any Owner. We can honor Checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred. Any or all joint owners may pledge any part or all of the funds in Your Account as collateral security to a loan or loans. Any Owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all Owners of the Account as to a disposition of funds on deposit. Any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. If Your Account is established with Full Right of Survivorship, then, upon the death of any Owner, all sums then on deposit in the Account vest and belong to the surviving Owner(s). If there is any question about the ownership of the funds in Your Account, We may freeze the Account until We receive evidence satisfactory to Us as to an appropriate disposition of funds on deposit in the Account. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

Custodial Accounts. Any custodial account is subject to the Uniform Transfers to Minors Act. It is Your responsibility to determine and understand any legal effects related to this type of Account.

Trust Accounts. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. We require all Trust Accounts to name a beneficiary. For Revocable Trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and, any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal. If the Account Designation shows a payable on death status, any Beneficiary has rights to the Account only if alive and only if the Settlor is deceased. If the Beneficiary dies before the Settler, the Trust is terminated. The Settlor may change the Beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union. It is Your responsibility to determine and understand any legal effects related to this type of Account.

Power of Attorney. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

Deposit of Items. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any Check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will debit Your Account for the amount of the item and charge You a Returned Check Fee. You will be liable to Us for the amount of any item You deposit, which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorney fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited. If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day.

Collection of Items. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds.

Overdraft Protection. To the extent permitted by law, You authorize Us to transfer funds from other accounts You may have with Us in multiples of \$50 (or in such increments as We may from time to time determine) to Your Account to cover any overdraft. If You have a line of credit with Us, transfers will first be made from Your line of credit up to Your available credit limit and, subsequently, from Your Primary Savings Account, provided You have enough available funds in that Account. Any overdraft transfers from Your Primary Saving Account may be subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

Expenses. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

Inactive or Dormant Accounts. Inactive Accounts (Accounts with no withdrawals or deposits within a one year period and a balance below the par value of one share) may be subject to an Inactive Account Fee. We have no liability if Your Account becomes dormant (accounts with no withdrawals or deposits within a one year period) and is therefore subject to escheatment (any Account with no transaction or correspondence in any period of three consecutive years) in accordance to District of Columbia law.

Lien Impression and Set-off. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

Minimum Balance Requirements, Fees and Service Charges. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements and Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

Non-sufficient Fund Returns. Any Check or preauthorized transfer presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for non-sufficient funds or We may honor any such item and charge You a fee for doing so.

Suspension of Services. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any Check presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You.

Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes members that have (a) a delinquent loan; (b) a savings balance below the \$5.00 minimum; (c) an unresolved deposited returned Check; (d) any unpaid and uncollected fees; (e) a negative balance on an Account; or (f) caused a financial loss to the Credit Union.

Assignability. You may not assign or transfer any interest in Your Account.

Agreements and Disclosures. The Agreements and Disclosures and related Fee Schedule provided to You at the time You opened Your Account and referred to throughout this Agreement, contain (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account. Your Agreements and Disclosures may be amended by Us from time to time in a manner as prescribed by law.

Stop Payments. You may ask Us to stop payment on a Check by supplying Us with a written request or notifying Us through Our website. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for 6 months. If at the end of 6 months You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a Check which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved Check. If We do pay a Check for which You have requested stop payment and as a result any other item is returned unpaid by Us due to non-sufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a preauthorized transfer, Your request will be processed under the provisions of Our Electronic Funds Transfer Agreement with You. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request.

Checks and Other Account Access Devices. Any Check or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

Postdated, Stale or Overdraft Checks. You understand that postdating a Check will have no effect on whether or not it is honored prior to or after the date of any such Check. A stale Check is any Check received by Us that is dated 6 months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft Check, or other item presented for payment on Your Account without any liability.

Check Safekeeping. Check Safekeeping is automatic on Your Account and, unless You specifically request otherwise and agree to pay any associated fees, Your canceled Checks will not be returned to You. You understand that canceled Checks retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a Check and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved Check.

Periodic Statements. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 60 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic funds transfer, then the provisions of Our Electronic Funds Transfer Agreement with You will control resolution of the matter.

Amendments. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

Organizational Partnership or Corporation Account. If Your Account is an organizational, partnership or corporate account, You will supply Us with a separate authorization informing Us of the authorized signers for the Account and provide any other related documents if We request You to do so. We require that all partners, Owners or organizational members be individually eligible for membership.

Notification of Address Change. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

Waivers. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

Governing Law. This Agreement shall be governed by the laws of the District of Columbia, except to the extent that federal law controls.



In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the UNITED STATES SENATE FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth herein. For joint accounts, read singular pronouns in the plural.

This Disclosure describes Your ability to withdraw funds at the United States Senate Federal Credit Union. You should also refer to the Account Disclosure that describes the details of Your specific Account type and/or any Membership Agreement(s) We require for additional information.

General Policy. Our policy is to make funds from Your deposits available to You on the first business day after 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 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 holidays. If You make a deposit before 3:00 p.m. (1 :00 p.m. for ATM deposits) 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 3:00 p.m. (1:00 p.m. for ATM deposits) or on a day that We are not open, We will consider the deposit made on the next business day We are open.

Reservation of Right to Hold. In some cases, We will not make all the funds You deposit by check available to You on the first business day after We receive Your deposit. Depending on the type of check You deposit, funds may not be available until after the fifth business day following the day of Your deposit. However, for Checking Accounts, the first \$ 100 of Your deposit will be available on the first business day following the day of Your deposit. If We are not going to make all 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 decided 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. Any request for payment against funds on which a hold has been placed will be returned unpaid.

Longer Delays May Apply. We may delay Your ability to withdraw funds deposited by check into Your Account an additional number of days for the following reasons:

- a. We believe a check You deposit will not be paid.
- b. You deposit checks totaling more than \$5,000 on any one day.
- c. You deposit a check that has been returned unpaid.
- d. You have overdrawn Your Account repeatedly in the last six months.
- e. 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 ninth business day after the day of Your deposit.

In any case, We reserve the right to refuse an item for deposit or encashment.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1 1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar 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 \$5,000 of a day's total deposits of cashier's, certified, tellers 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 \$5,000 will not be available until the second business day after the day of Your deposit. Funds from all other check deposits will be available after the ninth business day of Your deposit. Further delays may apply.

Deposits at Non-proprietary ATMs. Except for deposits made at Credit Union Service Center Corporation (SCC) locations and ATM's within the CUHERE and/or Alliance One network, We do not permit deposits at automated teller machines (ATMs) that We do not own or operate.

Dividend Payment Policy. Refer to the Account Disclosure that describes the details of Your specific Account type for Our policy on the payment of dividends.



THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our", "USSFCU" and "Credit Union" mean the UNITED STATES SENATE FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Primary Savings Account established for You as set forth herein. For joint accounts, read singular pronouns in the plural.

PRIMARY SAVINGS ACCOUNT DISCLOSURE

The following Disclosure contains important information and the terms and conditions of the Share Account recognized and referred to hereafter as the Primary Savings Account and is provided as required by the Truth- In-Savings Act. Wherever used, "APY" means Annual Percentage Yield.

The effective date of this disclosure is _____.

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date. Please call (202) 224-2967 or 1 (800) 374-2758 to obtain current rate information.

Variable Rate Information. As of the effective date of this disclosure, the dividend rate was _____% with an APY of _____% on Your Account. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your Account drops below the par value of one share (\$5.00), for a period of six months or more, We may, at Our option, close Your Account.

The minimum balance required to open this Account is \$5.00. You must maintain a minimum daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that Your Account balance equals or exceeds the minimum daily balance requirements.

Transaction Limitations. Primary Savings Account funds may not be pledged as security for a loan. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be compounded daily for each day on which Your balance exceeds \$5.00 and will be credited monthly on the 1st day of each month. Accrued dividends will be paid when You close Your Account. Withdrawing all funds for the purpose of closing Your Account entitles payment of accrued but un-credited dividends.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with these Agreements and Disclosures.



THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH. 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716) AND ANY SPECIAL INSTRUCTIONS REGARDING YOUR OPTING OUT OF DISCLOSING NONPUBLIC INFORMATION. PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our", "USSFCU" and "Credit Union" mean the UNITED STATES SENATE FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You. For joint accounts, read singular pronouns in the plural.

PRIVACY POLICY DISCLOSURE

Categories of information We collect. We collect nonpublic personal information about You from the following sources:

- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, or others; and
- Information We receive from a consumer reporting agency.

Categories of information We disclose about existing and former members. We may disclose the following kinds of nonpublic personal information about You:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Categories of parties to whom We disclose information about existing and former members. We may disclose nonpublic personal information about You to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, insurance agents and credit union service organizations;
- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as non-profit organizations.

We may also disclose nonpublic information about You to nonaffiliated third parties as permitted by law.

Information disclosed to service providers and joint marketing companies about existing and former members. We may disclose the following information to companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income; and
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Our policy and practices on protecting the confidentiality and security of information We have about You. We restrict access to nonpublic personal information about You to those employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.

YOUR OPTION TO REQUEST THAT WE DO NOT DISCLOSE INFORMATION ABOUT YOU

If You prefer that We not disclose nonpublic information about You to nonaffiliated third parties, You may opt out of those disclosures, that is, You may direct Us not to make those disclosures (other than disclosures permitted by law). If You wish to opt out of such disclosures to nonaffiliated third parties, please check the appropriate box below and return this notice to our office by mailing it to Us at P.O. Box 77920, Washington D.C. 20013-7920 or by faxing it to Us at (202) 224-0522, You may notify Us by calling (800) 374-2758 or by E-mailing Us at Privacy@Ussfcu.org.

Please check this box, complete, sign and return Your request to the Credit Union at the address shown above if You would prefer that We not disclose nonpublic information about You (other than that which We are permitted by law to disclose).

Member Name

Account Number

Member Signature

Date





United States
SENATE
Federal Credit Union

ELECTRONIC STATEMENT DISCLOSURE

By accepting the terms of this agreement, you hereby authorize United States Senate Federal Credit Union to provide periodic account(s) statements to you electronically through CU AnyHour. Your authorization means that we can provide you with notification of the availability of your periodic statements to an email address provided by you.

Upon receipt of your consent, we will provide notice of the availability of your periodic Account(s) statements to you on a monthly basis as applicable, to an email address that you provide. You will receive a notification that the statement is ready and you will be required to access CU AnyHour to link to the statement site. It is your sole responsibility to protect your logon and password from unauthorized persons. You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release United States Senate Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.

You have the right to withdraw consent to have records provided electronically, including any conditions, consequences, or fees associated with doing so. Your consent to receive electronic periodic share statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements and revert back to statements in paper form you must notify us via email eBranch@ussfcu.org or call Member Support (202)224-2967 or outside DC call (800) 374-2758.

System Requirements

- Computer
- Modem
- Internet connection
- Web Browser: Netscape Navigator (version 4.05 or higher) or Microsoft Internet Explorer (version 4.5 or higher).

United States Senate Federal Credit Union will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account.

Member Name

Account Number

Member Signature

Date

Account No. _____