

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, FUNDS AVAILABILITY POLICY, WIRE TRANSFER AGREEMENT, AND PRIVACY POLICY DISCLOSURE. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our," and "Credit Union" mean JOHNS HOPKINS 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 in these Agreements and Disclosures. The word "Card" means any Visa Debit Card or ATM Card issued to You and any duplicates or renewals. Our Audio Response System is hereinafter referred to as "TeleBranch 24" and Our personal computer Account Access System is hereinafter referred to as "Internet Branch." "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

JOHNS HOPKINS FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Johns Hopkins Federal Credit Union, You must complete, sign, and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Amendments, which provide that 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 \$25.00, and if the balance in Your Account drops below one share (\$25.00) for a period of one or more months, We may, at Our option, close Your Account. Credit Union Accounts and services may not be used for any commercial application, and may only be used for personal, family, or household purposes.

Credit Union membership is granted to applicants within Johns Hopkins Federal Credit Union's common bond as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from the above organizations; and organizations of such persons, as well as immediate family members or household members.

Eligible family members may include father, mother, brother, sister, son, daughter, grandmother, grandfather, and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

By signing Your application for membership, You acknowledge receipt of these Agreements and Disclosures, including the terms and conditions which apply to Your Accounts.

ACCOUNT AGREEMENT

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

JOINT ACCOUNTS. 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 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 the Owners of the Account hold the Account jointly as Tenants in Common and We receive notice that one of the Owners has died, 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.

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.

UPDATING AND DISCLOSING INFORMATION. Subject to applicable laws and regulations, You further authorize any person, association, firm, corporation, personnel office, or credit reporting agency to furnish, upon Our request, information concerning Your employment, credit standing, and financial responsibility. In addition to using this information to evaluate Your eligibility for membership, it may also be used to pre-determine Your possible eligibility for various Johns Hopkins Federal Credit Union credit products and services.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or through 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 Deposit 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 attorneys' 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.

COLLECTION AND PROCESSING 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. In processing items presented for payment on Your Account, We will pay such items each business day based solely on the number of the check presented for payment (with the lowest check number paid first, the next highest check number will be paid second, so forth and so on), subject to the available funds in that Account. All of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other accounts You may have with Us in necessary multiples (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 or overdraft privilege with Us, transfers will be made either from Your line of credit up to Your available credit limit and/or from Your Primary Savings Account, provided You have enough available funds in that Account, and then We may elect to pay such overdrafts, depending upon the preference You have indicated to Us for clearing any such overdraft(s). Any overdraft transfers from Your Primary Savings 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.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any transactions that would overdraw Your share draft Account, You may inform Us of Your intention to opt-out by: (i) writing to Us at the address in this Agreement; (ii) calling Us at the telephone number shown in this Agreement; or (iii) completing the applicable section of Our website.

EXPENSES. If We incur any costs, charges or expenses that are related to Your Account, You will reimburse Us for such costs or expenses, or We may charge them to Your Account.

ACCOUNT AGREEMENT (continued)

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a three-year period) may be subject to an Inactive Account Fee. If no activity occurs in Your account within the time period specified by applicable state law, the property in Your account may be subject to transfer to the appropriate state authority ("escheatment"). We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with state and/or federal law.

The following disclosure is being furnished in connection with each dividend bearing share Account that You open, as required by Maryland law: Under Maryland law, all funds remaining in this dividend bearing share account become the property of this State after the account has been inactive for three years and notice is sent to the member or depositor at that member's or depositor's last known address. This account will be considered inactive if the member or depositor has not: (1) increased or decreased the amount in the account; (2) presented the passbook or other similar evidence of the account for the crediting of dividends; (3) written to this Credit Union about the account; (4) engaged in any credit, share, or other deposit transaction with the Credit Union; or (5) otherwise indicated an interest in the account as evidenced by a memorandum on file with this Credit Union.

LIEN IMPRESSMENT 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.

CREDIT REPORTING NOTICE. We may report information about Your account to credit bureaus. Late payments, missed payments, or other defaults on Your account may be reflected in Your credit report.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association, which are applicable to Automated Clearing House ("ACH") transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT. Credit given by Us to You with respect to any ACH credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We are entitled to a refund of the amount credited to You in connection with such entry, and the party making payment to You via such entry (i.e., the originator of the entry) shall not be deemed to have paid You the amount of such entry.

CHOICE OF LAW. We may accept payments on Your behalf for Your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving Your account.

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.

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 \$25.00 minimum; (c) an unresolved deposited returned Check; (d) any unpaid and uncollected fees; (e) a negative balance on an Account; (f) caused a financial loss to the Credit Union; (g) repeated overdrafts; (h) committed, or threatened, acts of violence against Our employees, agents or members; (i) failed to conduct themselves in a civil and businesslike manner; (j) failed to comply with applicable law; (k) been directly involved in any fraudulent activity (including, but not limited to, falsifying membership eligibility); or (l) been convicted of a crime.

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

AGREEMENTS AND DISCLOSURES. The Agreements and Disclosures 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 orally to stop payment on a Check. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. 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 six months. If, at the end of six 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. You agree to promptly notify Us if any check on which You have requested stop payment is recovered or destroyed or for which any such stop payment request can reasonably be cancelled.

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 nonsufficient 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 pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

CHECKS AND OTHER ACCOUNT ACCESS DEVICES. You may withdraw shares from Your Share Draft Checking Account through such means as a draft or check (or other reasonably acceptable negotiable instrument) drawn against Your Share Draft Account with Us. 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 six months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale, or overdraft Check, or any other item presented for payment on Your Account without any liability.

CHECK SAFEKEEPING. Check Safekeeping is automatic on Your Account and Your cancelled Checks will not be returned to You. You understand that cancelled Checks retained by Us are later destroyed after a reasonable period of time. However, images of cancelled checks that post to Your Account on or after December 1, 2005, may be viewed using a personal computer and Our Internet Branch service, during the 12-consecutive-month period immediately following the date of such posting.

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 fund transfer, then the provisions of Our Electronic Fund 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.

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.

ELECTRONIC COMMUNICATIONS. By applying for Credit Union membership and/or Credit Union services, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any share, share draft, and/or certificate account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other accounts You may maintain with Us from time to time including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We obtain for You in the future. To the extent permitted by law, We may contact You using any electronic means

ACCOUNT AGREEMENT (continued)

We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have executed or subsequently execute any separate Disclosure and Consent to Receive Electronic Documentation or similar form, any communications covered by such Disclosure and Consent shall be subject to the terms and conditions set forth in that document.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail

may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Maryland, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE SAVINGS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$25.00. You must maintain a minimum daily balance of \$25.00 in Your Account each day to obtain the disclosed annual percentage yield and avoid a fee.

Transaction Limitations. You will be permitted to make up to three teller-assisted withdrawals from Your Account each statement cycle without incurring a fee. You will be charged a fee for each withdrawal in excess of three per statement cycle.

SPECIFIC TERMS APPLICABLE TO YOUR TEEN CHECKING ACCOUNT (Ages 13-17)

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Other Information. This Account can only be accessed with a debit card, no checks will be issued to this Account. Within one month of Your 18th birthday, this Account will be converted to a Young Adult Checking Account, subject to the rates and fees applicable to such Account.

SPECIFIC TERMS APPLICABLE TO YOUR YOUNG ADULT CHECKING ACCOUNT (Ages 18-24)

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Other Information. This Account can only be accessed with a debit card, no checks will be issued to this Account. Within one month of Your 25th birthday, this Account will be converted to a Share Draft Checking Account, subject to the rates and fees applicable to such Account.

SPECIFIC TERMS APPLICABLE TO YOUR STUDENT CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Other Information. Once You reach Your 31st birthday, Your entire balance existing at that time will be transferred to a Share Draft Checking Account, subject to the rates and fees applicable to such Account.

SPECIFIC TERMS APPLICABLE TO YOUR GRAD STUDENT SUMMER SAVINGS ACCOUNT

Tiered Variable Rate Information. This account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to the Account.

Transaction Limitations. Once Your Account is established, You will not be permitted to make a withdrawal from Your Account (from September 1 through May 31), except for bonafide emergency purposes in which case such withdrawal will disqualify You to receive the account bonus. You will be charged a fee for each withdrawal in excess of three teller-assisted withdrawals per statement cycle.

Other Information. Bonus eligibility includes payroll deduction enrollment and no withdrawals for the term of the account. The one-time bonus will be credited to Your Account on June 1 of the year following that in which Your Account was established.

SPECIFIC TERMS APPLICABLE TO YOUR EDUCATOR SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. After Your Account is established, You may not make any withdrawals from Your Account, except for the withdrawals that occur during the months of June 1st through September 30th of each year.

Bonus. Once Your Account is established You will be eligible to receive a bonus of \$50.00 annually if You: (i) enroll in a payroll transfer to this Account of at least \$25.00 each pay period; and (ii) make no withdrawals from this account. The bonus will be credited to Your Account on June 1st (or on the next business day if June 1st is not a business day) of each year.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE DRAFT CHECKING ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. You must maintain a minimum daily balance of \$2,500.00 in Your Account each day to obtain the disclosed annual percentage yield. If Your Account balance declines below the stated minimum, You will earn the disclosed

ACCOUNT DISCLOSURES (continued)

annual percentage yield applicable to Share Draft Checking Accounts for each day Your balance remains below such minimum.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR HOLIDAY CLUB ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to the Account.

Transaction Limitations. Once Your Account is established, You will not be permitted to make a withdrawal from Your Account (from October 1 through September 30), except for bonafide emergency purposes in which case such withdrawal will be subject to a fee. Your entire balance will be automatically transferred to Your Share Savings Account on October 1 of each year.

SPECIFIC TERMS APPLICABLE TO YOUR CUSTOM SAVINGS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. You will be permitted to make up to three teller-assisted withdrawals from Your Account each statement cycle without incurring a fee. You will be charged a fee for each withdrawal in excess of three per statement cycle.

Other Information. All Account names are subject to Our prior approval.

SPECIFIC TERMS APPLICABLE TO YOUR EDUCATION SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. You must maintain a minimum daily balance equal to \$100.00 in Your Account each day to obtain the disclosed annual percentage yield.

Transaction Limitations. You will not be charged a penalty for withdrawals made within six calendar days after Your Account is established. After that period expires, You will be charged a penalty for any withdrawals made prior to the end of the initial term You elected for Your Account (either three or five years). Once the initial three-year or five-year term You elected for Your Account expires, You will be permitted to make one withdrawal per calendar quarter without penalty. You will be charged a \$10.00 penalty for any withdrawals in excess of those described herein.

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR, ROTH, AND EDUCATIONAL IRA SHARE ACCOUNTS

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. You must maintain a minimum daily balance equal to \$500.00 in Your Account each day to obtain the disclosed annual percentage yield.

Transaction Limitations. Individual Retirement Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR, ROTH, AND EDUCATIONAL IRA SHARE CERTIFICATE ACCOUNTS

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$500.00.

Transaction Limitations. Once Your Account is established, You may not make any further deposits into or withdrawals from Your Account. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Term Share Certificate Account Disclosure," which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds from Your Account before the maturity date. The penalty imposed will equal 180 days of dividends. Any penalty imposed may have the effect of reducing the principal balance of Your Account.

Renewal Policies. Your Account will not renew automatically upon maturity. Any funds in Your Account upon maturity will automatically be transferred to the IRA share account that corresponds to the type of IRA Share Certificate Account established, unless We receive instructions from You prior to maturity to renew Your Account.

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR, ROTH, AND EDUCATIONAL IRA ROLLOVER SHARE CERTIFICATE ACCOUNTS

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5,000.00.

Transaction Limitations. Once Your Account is established, You may not make any further deposits into or withdrawals from Your Account. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Term Share Certificate Account Disclosure," which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds from Your Account before the maturity date. The penalty imposed will equal 180 days of dividends. Any penalty imposed may have the effect of reducing the principal balance of Your Account.

Renewal Policies. Your Account will not renew automatically upon maturity. Any funds in Your Account upon maturity will automatically be transferred to the IRA share account that is specific to rollover funds and corresponds to the type of IRA Rollover Share Certificate established, unless We receive instructions from You prior to maturity to renew Your Account.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE CERTIFICATE ACCOUNT

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$500.00. You must maintain a minimum daily balance equal to \$500.00 in Your Account each day to obtain the disclosed annual percentage yield and keep Your Account open.

Transaction Limitations. Once Your Account is established, You may not make any further deposits into Your Account.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Term Share Certificate Account Disclosure," which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. Except as stated herein, We will impose a penalty if You withdraw any of the principal funds from Your Account before the maturity date. The penalty imposed will equal 180 days of dividends. Any penalty imposed may have the effect of reducing the principal balance of Your Account. We will not impose a penalty for withdrawals: (a) made subsequent to the death of any Account owner; (b) pursuant to Article III, Section 5(e) of the Federal Credit Union Bylaws; (c) as a result of the liquidation of the Credit Union; or (d) withdrawal of dividends made prior to maturity.

Renewal Policies. Your Account will not renew automatically upon maturity. Any funds in Your Account upon maturity will automatically be transferred to a Share Savings Account unless We receive instructions from You prior to maturity to renew Your Account.

ACCOUNT DISCLOSURES (continued)

SPECIFIC TERMS APPLICABLE TO YOUR JUMBO SHARE CERTIFICATE ACCOUNT

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement," which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$50,000.00. You must maintain a minimum daily balance equal to \$50,000.00 in Your Account each day to obtain the disclosed annual percentage yield and keep Your Account open.

Transaction Limitations. Once Your Account is established, You may not make any further deposits into Your Account.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Term Share Certificate Account Disclosure," which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. Except as stated herein, We will impose a penalty if You withdraw any of the principal funds from Your Account before the maturity date. The penalty imposed will equal 180 days of dividends. Any penalty imposed may have the effect of reducing the principal balance of Your Account. We will not impose a penalty for withdrawals: (a) made subsequent to the death of any Account owner; (b) pursuant to Article III, Section 5(e) of the Federal Credit Union Bylaws; (c) as a result of the liquidation of the Credit Union; or (d) withdrawal of dividends made prior to maturity.

Renewal Policies. Your Account will not renew automatically upon maturity. Any funds in Your Account upon maturity will automatically be transferred to a Share Savings Account unless We receive instructions from You prior to maturity to renew Your Account.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described herein are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan
- a savings balance below the \$25.00 minimum
- an unresolved deposited returned check
- any unpaid and uncollected credit union fees
- a negative balance on an account
- caused a financial loss to the Credit Union
- repeated overdrafts
- committed, or threatened, acts of violence against Our employees, agents or members
- failed to conduct themselves in a civil and businesslike manner
- failed to comply with applicable law
- been directly involved in any fraudulent activity (including, but not limited to, falsifying membership eligibility)
- been convicted of a crime.

Nonsufficient Funds Returns. Any Check or pre-authorized transfer, or transaction made through the use of Your ATM or debit Card, or other electronic means, as is applicable (including any in-person transaction), that is 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 nonsufficient funds or We may honor any such item. Regardless of whether We elect to pay a returned item, You will be charged a fee.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, together with such checks that are returned unpaid and subsequently represented for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), and all reinitiated electronic fund transfer (EFT) debit transactions (such as preauthorized payments),

memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and all Credit Union fees and charges. As noted above, these examples are not an exhaustive list and should not be construed as such. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

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 \$25.00. If the balance in Your Account drops below one share (\$25.00) for a period of one or more months, We may, at Our option, close Your Account. You will earn dividends for every day during the period that Your Account balance equals or exceeds the minimum daily balance requirements for Your specific Account type.

Variable Rate Information. For all dividend-bearing Variable Rate Accounts, the dividend rate and APY may change at any time based on the determination of the Credit Union Board of Directors.

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

Withdrawal of Dividends Prior to Maturity. For all Certificate Account types, the Annual Percentage Yield assumes that dividends remains on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. 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.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day that Your balance exceeds the minimum daily balance requirement for Your Account. Additionally, for all dividend-bearing Accounts, the dividend, compounding, and crediting periods are as follows:

Account Type	Dividend Period	Compounding Period	Crediting Period
Share Savings	Quarterly	Daily	Quarterly
Grad Student Summer Savings	Quarterly	Daily	Quarterly
Educator Savings	Quarterly	Daily	Quarterly
Teen Checking	Monthly	Daily	Monthly
Young Adult Checking	Monthly	Daily	Monthly
Share Draft Checking	Monthly	Daily	Monthly
Money Market	Quarterly	Daily	Quarterly
Holiday Club	Quarterly	Daily	Quarterly
Custom Savings	Quarterly	Daily	Quarterly
Education Savings	Quarterly	Daily	Quarterly
Share Certificate	Quarterly	Quarterly	Quarterly
Jumbo Share Certificate	Quarterly	Quarterly	Quarterly
Regular IRA Share	Monthly	Daily	Monthly
Roth IRA Share	Monthly	Daily	Monthly
Educational IRA Share	Monthly	Daily	Monthly
IRA Share Certificate	Monthly	Daily	Monthly
IRA Rollover Share Certificate	Monthly	Daily	Monthly

Accrued yet uncredited dividends will not be paid at the time You close Your Account.

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.

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

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL DISCLOSURE STATEMENTS, AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ), AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR AUTOMATED TELLER MACHINE ("ATM") CARD, VISA DEBIT CARD, OUR AUDIO RESPONSE SYSTEM ("TELEBRANCH 24"), AND OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM ("INTERNET BRANCH"), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN), ACCESS CODE OR PASSWORD AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

ATM CARD, VISA DEBIT CARD, TELEBRANCH 24, INTERNET BRANCH, AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent, or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to, the following: (a) Your ATM Card in ATMs or at any place that it is honored, including transactions made through the use of the appropriate PIN in conjunction with Your ATM Card; (b) Your Visa Debit Card in ATMs or at any place that it is honored, including transactions made through the use of the appropriate PIN in conjunction with Your Visa Debit Card; (c) any check that You authorize the payee to process electronically; (d) Our TeleBranch 24 audio response system; (e) Our Internet Branch computer account access system; and (f) pre-authorized deposits and/or payments.

An electronic fund transfer is any transfer of funds that is performed through the use of Your ATM Card, Visa Debit Card, Our TeleBranch 24 audio response system, Our Internet Branch computer account access service, E-Check, or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN, and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations related to the use of Your Card, PIN, and/or other Account access device; (b) that We may follow all instructions given to machines; (c) not to use Your Card for illegal transactions, including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or Federal law; and (d) that each withdrawal by You or by any authorized user of Your Card, PIN, or Access Code may be charged to Your Savings or Checking, or line of credit as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your Account(s) in any order We determine; (2) We cannot honor stop payment requests on ATM, Visa Debit Card, TeleBranch 24, Internet Branch, and POS withdrawals.

We may, but are under no obligation to, process an Electronic Fund Transfer that exceeds the balance in Your Savings and/or Checking Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and, to the extent permitted by law, any associated fees and charges.

JOINT ACCOUNTS. If this is a joint Account, You agree to be jointly and severally liable, under the terms of this Agreement. You understand that any Account access device that is requested and approved will be mailed only to the primary accountholder at the address that We have on file. We may refuse to follow any instructions that run counter to this provision.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Johns Hopkins Federal Credit Union ATM locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs), passwords, and/or Access Codes to be used in conjunction with ATM Card, Visa Debit Card, TeleBranch 24, Bill Payment, and Internet Branch transactions. Your use of Your PIN, password, and/or Access Code is Your authorization to Us to withdraw funds from Your Savings Account or Your Checking Account to cover such transactions.

TYPES AND LIMITATIONS OF SERVICES

ATM CARD TRANSACTIONS. You may use Your ATM Card in conjunction with Your PIN in ATMs and/or such other machines or facilities as We may designate to: (a) withdraw cash from Your Savings or Checking Account(s), up to a maximum amount of \$1,000.00 (reduced to \$500.00 when the network is down or Our system is otherwise offline) per business day; (b) transfer funds between Your Savings and Checking Accounts; (c) learn the balances in Your deposit Accounts that You have with Us; and (d) make deposits to Your Share Savings and Share Draft Checking Accounts, at participating ATMs or such other machines as We may designate. You may also use Your ATM Card to make Point of Sale (POS) withdrawals from Your Checking Account and to purchase goods and services at any location where the Card is accepted. If You do use Your Card for such transactions, You authorize Us to withdraw funds up to the available balance of Your Account(s) to cover any such transactions, provided You have available funds.

VISA DEBIT CARD TRANSACTIONS. You may use Your Visa Debit Card in conjunction with Your PIN in ATMs and/or such other machines or facilities as We may designate to: (a) withdraw cash from Your Savings or Checking Account(s) at

ATMs or through Point of Sale (POS) PIN transactions, up to a maximum daily amount of \$1,000.00 (reduced to \$500.00 when the network is down or Our system is otherwise offline); (b) transfer funds between Your Share and Share Draft Accounts; (c) make inquiries on Your Share Savings and Share Draft Checking Accounts that You have with Us; and (d) make deposits to Your Share Savings and Share Draft Checking Accounts, at participating ATMs or such other machines as We may designate. You may also use Your Visa Debit Card to make Point of Sale (POS) withdrawals from Your Checking Account and to purchase goods and services at any location where the Card is accepted, up to \$2,500.00 per business day. If You do use Your Card for such transactions, You authorize Us to withdraw funds up to the available balance of Your Account(s) to cover any such transactions, provided You have available funds.

TELEBRANCH 24 TRANSACTIONS. You may use Our TeleBranch 24 Audio Response service in conjunction with Your Access Code to make the following types of transactions on designated accounts: (a) telephone transfers of funds between Your Share and Share Draft Accounts and/or loan Accounts; (b) payments on Your loan Accounts; (c) inquiries on Account balances; (d) withdrawals from deposit Accounts; (e) inquiries on share/deposit transactions; (f) miscellaneous inquiries on Credit Union services that affect Your Account; (g) inquiries on loan Accounts that You may have with Us; (h) obtain information about payroll deduction or direct deposit transactions; (i) check withdrawals from lines of credit that You may have with Us; and (j) inquiries on Visa Debit Card transactions. TeleBranch 24 operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please call back later when service is restored.

INTERNET BRANCH TRANSACTIONS. At the present time, You may use Our Internet Branch computer Account access system in conjunction with Your Access Code, an internet connection and a personal computer or internet enabled portable computing device (e.g. smartphone or tablet), for the following services: (a) inquiries about Your Share, Share Draft, Line of Credit, Loan Accounts, or Certificates with the Credit Union; (b) transfers of funds to and from Your Share, Share Draft, and Line of Credit Accounts; (c) loan payments; (d) check withdrawals from deposit Accounts; (e) check withdrawal advances on Your Line of Credit Accounts; (f) set up e-mail Account notifications; (g) apply to open deposit Accounts; (h) apply for credit with Us; and (i) enroll in and view statements online.

Bill Payment Feature

You may also use the Bill Payment feature of Internet Branch to authorize the Credit Union to pay certain payees on Your behalf, subject to a maximum amount of \$9,999.99 for any single payment. In order to establish and use Bill Payment, You must maintain a Savings and Checking Account with Johns Hopkins Federal Credit Union. If for any reason Your Checking Account is closed, We will terminate the Bill Payment feature. By requesting a Bill Payment transaction, You authorize Us to post any such payments to Your Checking Account. Any fees for the use of this service will automatically be charged to Your Checking Account. Bill Payment payments will be made electronically or by check and may take as long as five business days from the date requested to be sent to the payee. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You.

Remote Deposit Access

You may also be able to access the remote deposit system through Our Internet Branch system. Access to the remote deposit system will allow You to initiate the deposit of checks into Your savings and checking Account(s) You have with Us by using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID. You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of the remote deposit system is not subject to the Electronic Fund Transfer Act (15 U.S.C. § 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device we may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the Federal government, or other payor), You can call Us at (410) 534-4500 or (800) 534-2870 to find out whether or not the deposit has been made. You may also use Our Internet Branch Services to determine if a deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at (410) 534-4500 or (800) 534-2870 or write Us at the address shown in this Agreement in time for Us to receive Your stop payment request three business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to Us within 14 days after Your call. To be sure that a third party does not bill You again for the "stopped" payment, or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Device is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Device information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments three business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except for TeleBranch 24, Internet Branch, mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a "Schedule of Fees" and TeleBranch 24 and Internet Branch information after Your Account is established. Additional fee disclosures are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough money to make the transaction through no fault of Ours; (b) the ATM where You are making the transaction does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction; (e) Your Card is retrieved or retained by an ATM; or (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (410) 534-4500 or (800) 534-2870 or write Us at the address shown in this Agreement if You believe Your Card, PIN, or Access Code have been lost or stolen, or if You believe that an electronic fund transfer has been made without Your permission using information from Your check. To report a lost or stolen Visa Debit Card, PIN, Access Code, or any combination thereof after hours, on weekends and holidays, Visa Debit Card Account holders must call (800) 754-4128. When reporting a lost or stolen Card, PIN, Access Code, or any combination thereof, You must provide all pertinent information including, but not limited to, Your Card number. Telephoning is the best way of keeping Your possible losses down. You could lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable). If You tell Us within two (2) business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than \$50.00 if someone uses Your Card or PIN without Your permission. If You fail to tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500.00. Additionally, if Your periodic statement shows transfers that You did not make, including those made by Card, PIN or other means, You will tell Us at once. If You fail to tell Us within 60 days after We mail You the first periodic statement on which the transfer appears, You could lose the entire Account balance if We can prove We could have stopped someone from taking Your money if You had given Us notice in time. If a valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We will extend the time periods. **Exception:** You will have no liability for unauthorized use for Your Visa Debit Card as long as You report the loss or theft of Your Visa Debit Card within 2 business days. If You report such loss or theft after 2 business days, or provide proper notification of other unauthorized Visa Debit Card transactions, Your liability for unauthorized use will not exceed \$50.00.

These exceptions do not apply to transactions originating at an ATM or from Your gross negligence and/or fraudulent use of Your Visa Debit Card.

IN CASE OF ERRORS, OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Call Us at (410) 534-4500 or (800) 534-2870 or write Us at the address shown in this Agreement as soon as You can if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

- Tell Us Your name and Account number.
- Describe the error or the 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 10 business days. We will determine whether an error occurred within 10 business days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your Account within 10 business days for the amount You think is in error, so that You will have 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 10 business days, We may not credit Your Account. We will tell You the results within three 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 We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred. In this provision, all references to 10 business days will be 20 business days if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made and all references to 45 business days will be 90 business days if Your notice of error involves an electronic fund transfer that: (a) was not initiated within a state; (b) resulted from a point-of-sale debit card transaction; or (c) if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code, or any combination thereof, You will call Us at (410) 534-4500 or (800) 534-2870. You may also write to Us to report the loss of a Card, PIN, Access Code, or any combination thereof, at the address shown in this Agreement. 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. To report a lost or stolen Card, PIN, Access Code, or any combination thereof after hours, on weekends, and on holidays, You must call Us at (888) 241-2510 when calling from within the United States and (909) 941-1398 when calling from outside the United States. When reporting a lost or stolen Card, PIN, Access Code, or any combination thereof, You must provide all pertinent information, including, but not limited to, Your Card number.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, You will be charged 1.00% of the settlement amount. Transactions initiated via the internet with merchants or other parties located outside of the United States of America are deemed to occur in the foreign country where the merchant or other party is located.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party, such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN, or Access Code or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays, and holidays.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Maryland, except to the extent that such laws are inconsistent with controlling federal law.

Notice of ATM User Precautions

As with all financial transactions, please exercise discretion when using an Automated Teller Machine (ATM). For Your own safety, be careful. The following suggestions may help reduce Your risk of theft or injury.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

1. Prepare for Your transactions at home to minimize Your time at the ATM.
2. Mark each transaction in Your Account record, but not while at the ATM. Always save Your ATM receipts. Don't leave them at the ATM because they may contain important Account statements You receive.
3. Compare Your records with the Account statements You receive.
4. Don't lend Your ATM card to anyone.
5. Do not leave Your Card in the ATM.
6. Protect the secrecy of Your Personal Identification Number (PIN). Protect Your ATM card as though it were cash. Don't tell anyone Your PIN. Don't give anyone information regarding Your ATM card or PIN over the telephone. Don't write Your PIN in Your wallet or purse.
7. Prevent others from seeing You enter Your PIN by using Your body to shield their view.
8. If You lose Your ATM Card or it is stolen, promptly notify Us. You should consult the other disclosures You have received about electronic fund transfers for additional information about what to do if Your Card is lost or stolen.
9. When You make a transaction, be aware of Your surroundings. Look out for suspicious activity near the ATM, particularly if it is after sunset. At night, be sure the facility (including the parking area and walkways) is well lighted. Consider having someone accompany You when You use the facility, particularly after sunset. If You observe any problem, go to another ATM.
10. Don't accept assistance from anyone You don't know when using an ATM.
11. If You notice anything suspicious, or if any other problem arises after You have begun an ATM transaction, You may want to cancel the transaction, pocket Your Card, and leave. You might consider using another ATM or coming back later.
12. Don't display Your cash; pocket it as soon as the ATM transaction is completed and count the cash later when You are in the safety of Your own car, home, or other secure surroundings.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up except the driver's window. Keep the engine running and remain alert to Your surroundings.
14. We want the ATM to be safe and convenient for You. Therefore, please tell Us if You know of any problem with a facility. For instance, let Us know if a light is not working or if there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.
15. Use TeleBranch 24 or the Internet Branch to later verify the transactions were correctly posted to Your Account.

FUNDS AVAILABILITY POLICY DISCLOSURE

THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS AT JOHNS HOPKINS FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

General Policy. Our general policy is to make funds from Your deposits available to You on the second business day after We receive Your deposit. However, of the first \$225.00 from a deposit of such checks, the first \$100.00 will be available on the day We receive Your deposit and the remainder of the \$225.00 amount will be available on the 1st business day after the day of Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Funds from deposits of cash, cashier's, certified, sponsor group, and government checks will be available on the business day that We receive Your 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 federal holidays. If You make a deposit directly to one of Our employees, 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 closing, or on a day that We are not open, We will consider the deposit made on the next business day We are open. If You make a deposit directly to Our Quick Box, before 3:00 p.m. 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. or on a day that We are not open, We will consider that the deposit was made on the next business day We are open.

ATM Deposits. For determining the availability of Your deposits made at ATMs owned and operated by the Credit Union, every day is a business day, except Saturdays, Sundays, and federal holidays. If You make a deposit before closing on a business day that We are open, we will consider that the deposit was made on the next business day we are open. However, if you make a deposit after closing or on a day We are not open, we will consider that the deposit was made on the business day following the next business day We are open. For deposits made at ATMs owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the second business day after the day of deposit.

For deposits made at ATMs not owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the fifth business day after the day of deposit.

Longer Delays May Apply. In some cases, funds You deposit by check may be delayed for a longer period and We will not make those funds available to You on the 2nd 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 2nd 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 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.

Funds You deposit by check may be delayed for a longer period under the following circumstances:

- a. There is reasonable cause for Us to doubt the collectability of a check You deposit.
- b. You deposit checks totaling more than \$5,525.00 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 11th 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.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another 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 policy for the type of check that You deposited.

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 \$5,525.00 of a day's total deposits of cashier's, certified, teller'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 not be available until the ninth business day after the day of Your deposit. Funds from all other check deposits will be available no later than the eleventh business day after We receive Your deposit. Further delays may apply.

Dividend Payment Policy. See the Account Disclosures section in this brochure for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

1. This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693o-1) and Regulation E, Subpart B (12 CFR 1005.30 et seq.).
2. We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may

WIRE TRANSFER AGREEMENT (continued)

involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. Except as provided by applicable law, there are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

3. The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers for any Account designated in Your application for membership. For confirmation purposes, We may call any party designated in Your application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.

4. Wire transfer requests must be given to Us in compliance with Our cut-off hours, as established from time to time by Us. We are not responsible for the accuracy of a routing number that You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

5. We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may, at Our option, give You notice of rejection in writing.

6. If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests that We receive are effective as Your transfer request, whether or not authorized.

7. You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

8. You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your application for membership designates any Account which may be charged in relation to wire transfer requests. All parties that You have authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your application for membership. All modifications or additions to Your application for membership must be in writing.

9. You agree to pay Us the amount of any transfer request that We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request that would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed that creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us, and We may exercise any rights We have under any agreements that grant Us security for the payment of Your liabilities or obligations to Us.

10. You understand and agree that the payment of a wire transfer request may be made by Us, or any other financial institution used to carry out the transfer request, on the basis of an identifying or account number that You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We, or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution that You have provided as the property identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request, even if payment of the transfer request is made to a person different from the named beneficiary, based upon the beneficiary's identifying or account number provided by You, or payment of the transfer request is made to a financial institution different from the one identified by name, based on the identifying number which You have provided to Us.

11. You agree to examine any statement or confirmation that We provide You and notify Us within 60 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period,

You agree that We are not liable to pay dividends or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

12. You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders:

- a. Only individuals named in Your application for membership shall issue wire transfer requests to Us; and
- b. We reserve the right to telephonically contact any individual named in Your application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

13. We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures that You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised, and You shall act to prevent the security procedures from being further compromised.

14. We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds, whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

15. You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and effectuate the transfer as soon as is reasonably possible.

16. We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us that are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

17. We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

18. This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms that are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

19. We may amend this Agreement from time to time by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

20. If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.

FACTS

WHAT DOES JOHNS HOPKINS 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 income
- account balances and payment history
- credit history and credit scores

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Johns Hopkins Federal Credit Union chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does the 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 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 Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE

Questions? Call (410) 534-4500 or (800) -JHFCU-70 (Outside Baltimore Metro Area Only)

What We do	
How does Johns Hopkins 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 Johns Hopkins 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 apply for a loan • pay Your bills or deposit money • use Your credit or debit card <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 non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Johns Hopkins Federal Credit Union has no affiliates.</i></p>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Johns Hopkins Federal Credit Union does not share with non-affiliates so they can market to You.</i></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <p><i>Our joint marketing partners include categories of companies, such as:</i></p> <ul style="list-style-type: none"> • <i>financial service providers</i> • <i>insurance companies</i>