

ORION FEDERAL CREDIT UNION
ACCOUNT DISCLOSURES

Introduction

You will find enclosed helpful information and disclosures. Not every section applies to your account, so please read carefully and be sure to let us know if you have any questions. The most up-to-date version may be found at www.OrionFCU.com.

Definitions

The following definitions apply to all sections in these Account Disclosures.

“Orion” means Orion Federal Credit Union.

“We” and related pronouns mean Orion.

“You” and related pronouns mean any owner of an Orion account, plus any person authorized to conduct any business on an account.

“Business Day” means any weekday when the Federal Reserve and at least one Orion branch is open for business. See OrionFCU.com for hours of operation and holiday closings.

“ACH” means Automated Clearing House, the system used for direct depositing pay checks and similar electronic debits and credits.

“EFT” means any transfer of funds allowed on your Orion account that is initiated through an electronic terminal, phone, or computer (wire transfers excluded), as more particularly defined in CFPB Regulation E (12 CFR 1005).

“ATM” means automated teller machine.

“PIN” means your applicable personal identification number.

“Card” means your debit card or ATM card;

“Code” means your PIN associated with your debit or ATM card, the numbers printed on your debit or ATM card, the data encoded in your Card’s magnetic strip or chip, your PIN associated with telephone banking, your checking account number combined with our routing number, and your login credentials for Internet Banking as fully described in the Internet Banking Agreement.

Terms & Conditions

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the state of Tennessee (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- summarize some laws that apply to common transactions;
- establish rules to cover transactions or events which the law does not regulate;
- establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

Bylaws

Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request for a reasonable fee per page. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

Sponsorship of Family Members

You may sponsor the following family members for credit union membership: spouse, child, sibling, parent, grandparent, grandchild, mother-in-law, father-in-law, sister-in-law, and brother-in-law. Stepparents, stepchildren, stepsiblings and adoptive relationships are included.

Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You agree to pay all reasonable costs and expenses incurred in the collection of all amounts due under any of your accounts with us. Collection costs are all costs of collecting the amount you owe under any accounts including court costs and reasonable attorney fees.

Deposits

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a Business Day, or

received on a day we are not open for business, as if initiated on the next following Business Day.

Withdrawals

Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to indorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

Ownership & Control of the Account & Beneficiary Designation

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. You agree to allow us a reasonable period of time to effect changes to your account.

Individual Account

An individual account is owned by one person only. Individual account holders may designate beneficiaries, add a power of attorney, or add a joint account holder, as provided herein.

Joint Accounts

A joint account is owned by more than one person. Each joint account holder has full control over all funds in the account and actions regarding the account, including withdrawing all funds and closing the account, without the need of confirmation from any other joint account holder. If we receive conflicting instructions from the joint account holders, or if a dispute arises between the joint account holders, we may restrict or terminate the account and require a court order to determine ownership of the funds.

Unless expressly stated on the membership application, joint account holders hold the right of survivorship—that is, upon the death of one joint account holder, ownership of the account passes directly to any surviving account holders equally.

Each joint account holder is jointly and severally liable for any actions undertaken on the account, regardless of which joint account holder caused or benefitted from the action. If Orion has a right to repayment of indebtedness or similar right to withdraw the funds of one joint account holder, we may exercise that right against funds in the joint account, regardless of which joint account holder deposited the funds.

Power of Attorney (POA)

A power of attorney creates a fiduciary relationship between the granting party and the attorney-in-fact named in the POA. Depending on the language in the POA, the attorney-in-fact will have various powers to perform certain actions on behalf of the granting party, such as to make health care decisions or to purchase certain property. No one, however, is required to accept a POA as a valid means of conducting business. General POAs vary greatly from one to the next, and they often misstate the powers intended to be granted. Because of this, general POAs have a high potential for misinterpretation and fraud. In order to protect our members, Orion only accepts POAs under certain guidelines. Please visit an Orion branch or go to www.OrionFCU.com for details.

Additional Authorized Signatory

Under Tennessee law, an additional authorized signatory is a form of power of attorney (POA). In order to apply POAs consistently, Orion no longer accepts additional authorized signatories. You may follow the procedures for POAs if you wish to grant someone the power to conduct business at Orion on your behalf. Previously granted authorized signatories will remain in effect until further notice.

Revocable Trust Accounts

If you are a trustee on a revocable trust, you may present the trust documents and open accounts in the name of the trust. Orion undertakes no obligation to review the trust or to monitor transactions to ensure they are made in accordance with the trust or applicable law. Other restrictions may apply.

Designation of Beneficiary for Payable-on-Death Accounts

If beneficiaries are designated on an account, after the death of the individual account holder or the last living joint account holder, Orion may disburse the funds in equal shares to the surviving beneficiaries outright, not as tenants in common. In certain instances, Orion may exercise other disbursement methods allowed under Tennessee law.

No change in the designation of a death payee shall be valid unless executed on a form and in a manner prescribed by Orion and authorized by all account owners living at the time of the change.

Stop Payments

You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

Amendments & Termination

We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance

personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

Statements

You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures, alterations, incorrect payment amounts, or missing or incorrectly credited deposits, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the loss yourself unless you prove that we did not pay the item in good faith. The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, incorrect payment amounts, missing or incorrectly credited deposits, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used good faith. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Transfer of Ownership

This account may not be transferred or assigned without our prior written consent.

Direct Deposits

If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Temporary Account Agreement

If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

Right to Repayment of Indebtedness

You each agree that we may (without prior notice and when permitted by law) charge against and deduct from your account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. This applies to all accounts owned by you, either jointly or individually, or in the form of a revocable trust, custodial account, or otherwise. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law,

including 12 U.S.C. § 1757, provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

To the extent you owe the Credit Union money as a borrower, guarantor, endorser or otherwise, the Credit Union has a lien on any or all of the funds in any account in which you have an ownership interest at the Credit Union (except retirement accounts), regardless of the source of the funds (including Social Security and Supplemental Social Security Income payments). The Credit Union may apply these funds in any order to pay off your indebtedness without further notice to you. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest on your accounts and agree the Credit Union may use the funds from your accounts to pay any debt or amount owed the Credit Union, except obligations secured by your dwelling (and retirement accounts), unless prohibited by applicable law. You may not assign or transfer any account to a third party.

Restrictive Legends

We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

Payment Order of Items

The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in numerical sequence. Lower item numbers are paid first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. By paying items in numerical sequence, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

Pledges

Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

Wire Transfers

This agreement is subject to laws based on Article 4A of the Uniform Commercial Code - Fund Transfers, including Federal Reserve Regulation J and Title 47, Chapter 4A of the Tennessee Code. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Facsimile Signatures

You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

Suspension of Services

If you are abusive to Orion's staff or members, cause us a loss, or otherwise harm Orion, we may suspend your services in a manner that prevents further harm.

Credit Reporting

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 reports.

Electronic Fund Transfers (EFTs)

Introduction

Indicated below are types of EFTs we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. These disclosures only cover your relationship with Orion. There may be other terms, conditions, and fees required by third parties with whom you make EFTs.

Member Liability

Tell us AT ONCE if you believe your Card or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within 2 Business Days after you learn of the loss or theft of your Card or code, you can lose no more than \$50 if someone used your Card or code without your permission.

If you do NOT tell us within 2 Business Days after you learn of the loss or theft of your Card or code, and we can prove we could have stopped someone from using your Card or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by Card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in Event of Unauthorized Transfer

If you believe your Card or code has been lost or stolen, or if you believe a transfer has been made using the information from your check without your permission, call us at the number below. (If you cannot call, please write at the address below, with Attn: Electronic Services.)

EFT Types & Limitations

You may use your applicable Card or Code to:

- transfer funds between your Orion accounts at an ATM or through Fast Line 24 touchtone telephone banking,
- transfer funds between your Orion accounts and non-Orion accounts via ACH,
- to make payments to others,
- to receive credits from others,
- to make ATM cash withdrawals, and
- to authorize a payee to convert your check to an electronic check.

You may not make more than:

- 15 transactions per day using your debit card,
- 5 transactions per day using your ATM card,
- \$2,000 of payments to others per day using your debit card,
- \$410 of ATM withdrawals per day using your debit card, and
- \$410 of ATM withdrawals per day using your ATM card.

Additional EFT types and limitations are described in the Internet Banking Agreement, which you must accept before enrolling in Internet Banking and performing such EFTs.

Additional limitations may apply to certain services provided by us.

We may waive any of these limitations at our sole discretion.

We may impose additional limitations without notice for security reasons.

All EFT services are subject to availability.

A third party may not accept your Card or Code for your desired EFT type, and they may impose additional fees or limitations.

The above limitations are in addition to other restrictions described in these Account Disclosures.

Fees

All fees for EFTs are listed in the Fee Schedule below.

Currency Conversion & International Transactions

When you use your debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either 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 the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa may charge an international service assessment, regardless of whether there is a currency conversion.

Advisory Against Illegal Use

You agree not to use your Card or Code for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Replacement of Lost Cards

We reserve the right to deny your request for a replacement Card or Code if you have lost your Card or Code two times within a twelve-month period or if the Card was lost with your PIN number. (Not subject to losses due to theft.)

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders; or
- if you give us your written permission.

Terminal Transfers

You can get a receipt at the time you make any transfer to or from your account using an ATM or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.

Preauthorized credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the number below or use Online Banking to find out whether the deposit has been made.

Periodic statements

You will receive a monthly account statement for your checking account. If you do not have an Orion checking account, you will receive your statement at least quarterly.

Preauthorized Payments

Right to Stop Payment & Procedure for Doing So

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the number below (or write at the address below with Attn: Electronic Services if you cannot call) in time for us to receive your request 3 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 you call.

Notice of Varying Amounts

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be.

Liability for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- if, through no fault of ours, you do not have enough money in your account to make the transfer;
- if the transfer would go over the credit limit on your overdraft line;
- if the ATM where you are making the transfer does not have enough cash;
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer; or
- if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

Fees for Using ATMs Not Owned by Orion

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, call us at the number below or write at the address below as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any);
- 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; and
- 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 the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 Business Days to credit your account for the amount you think is in error.

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

Your Ability to Withdraw Funds

Applicability: Checking Accounts

The "Your Ability to Withdraw Funds" section only applies to accounts with "checking" in the name.

In General

Our general policy is to make funds from your cash and check deposits available to you no later than the first Business Day after the day we receive your deposit. Electronic direct deposits made by automated clearing house (ACH) or wire transfer will generally be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Day of Deposit

If you make a deposit in person before close of business on a Business Day, we will consider that day to be the day of your deposit. 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 next Business Day we are open.

Receipt of Deposits Not Made Directly to One of Our Employees

If you make a deposit at an Orion-owned ATM, at an overnight drop box, or through your mobile app, funds may not be available for immediate withdrawal. You may not make deposits at ATMs not owned by Orion. Please call us or visit our website for a listing of Orion's ATMs. For mobile check deposit, additional terms are stated in the Internet Banking Agreement, which you must accept prior to using Internet Banking.

Holds Relating to Non-Orion Checks

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-by-Case Delays

In some cases, we will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first Business Day or earlier.

If we are not going to make all of the funds from your deposit available on the first 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 attempt to call you as soon as practicable.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications 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. 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 attempt to call you as soon as practicable once the facts requiring the notice become known to us. Funds will generally be available no later than the eighth Business Day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the day of your deposit.

Funds from all other check deposits will be available on the seventh Business Day after the day of your deposit.

Truth in Savings

Applicability: Consumer Accounts

The Truth in Savings section only applies to consumer accounts.

Rate Information

The dividend rate paid on the balance in your account may depend upon the daily balance of your account. Current tiers with their dividend rates and corresponding annual percentage yield (APY) are posted at www.OrionFCU.com. The dividend rates and APY may change every month based on the determination of the Orion Board of Directors.

Compounding and Crediting

Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are paid, you will receive the accrued dividends. For this account type, the dividend period is by calendar month, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of a dividend period, which for the example is January 31. Rounding may impact your dividend calculation by up to 1 cent per month.

Minimum Balance Requirements

The minimum required to open a Primary Share Account is the purchase of a \$25.00 share in Orion.

There is no minimum required to open any other account (share certificates excluded).

There is no minimum required to obtain dividends at the disclosed APY or to avoid fees for any account.

Withdrawal Limitations

There is no minimum to the amount you may withdraw (share certificates excluded).

Balance Computation Method

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of Dividends on Non-Cash Deposits

Dividends will begin to accrue on the Business Day you deposit non-cash items (for example, checks) to your account.

Bylaw Requirement

If you do not complete payment of and maintain one share in your Primary Share Account at all times, you may be expelled from membership for non-participation.

Nature of Dividends

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

Par Value

The par value of a share in Orion is \$25.00.

Federally Insured by NCUA

Member accounts in Orion are federally insured by the National Credit Union Share Insurance Fund to at least \$250,000. If your accounts exceed \$250,000, you might be able to increase insurance coverage by structuring your accounts. Please let us know if you would like additional information on this process.

Available Balance Limit

You may not withdraw or transfer more than your available balance, plus any available overdraft limit, for any account.

Savings Transaction Limitations

The following limitations apply to all savings accounts (that is, all accounts other than share certificates and accounts with "checking" in their name). You may make no more than 6 withdrawals or transfers per month, unless the transaction is made in person, by mail, at an ATM, or to pay an Orion loan. This limit is in addition to other limits that apply elsewhere.

Additionally, for Christmas Club Accounts, you may only make transfers or withdrawals in person or by mail or phone call, except that each November 15th, any remaining balance in your Christmas Club account will be automatically transferred to a separate Orion account owned by you. You may not make transfers directly to third parties or into non-Orion accounts.

Christmas Club Automatic Transfer on November 15

Each November 15th, any remaining balance in your Christmas Club account will be automatically transferred to a separate Orion account owned by you.

Optional Notice Requirement

Orion reserves the right to require a member intending to make a withdrawal from any account (except any account with "checking" in the name) to give written notice of such intent not less than 7 days and up to 60 days before such withdrawal.

Premium Checking

This section only applies to the Premium Checking account.

Premium Perks

"Premium Perks" means:

- "Premium Interest",
- "ATM Fee Reimbursement", and
- Waiver of the \$5 monthly fee.

To receive the Premium Perks, you must meet the Premium Perks Qualifiers on your Premium Checking account for the applicable month.

Premium Perks Qualifiers

The "Premium Perks Qualifiers" are:

- Deposit at least \$500 electronically (direct deposit, ATM deposit, or transfer from another institution) and
- Perform at least 8 signature-based debit card transactions.

Premium Interest

See the Account Rates section below for details on Premium Interest.

ATM Fee Reimbursement Rules

The following additional conditions apply to the "ATM Fee Reimbursement" Premium Perk.

"Qualifying Fees" are fees charged by the owner of a non-Orion ATM that are less than \$10.00 per transaction for any of the following transactions:

- Withdrawal of at least \$10.00,
- Balance inquiry, or
- Balance transfer.

Orion will reimburse Qualifying Fees totaling up to \$10.00. Orion will waive the fees Orion normally charges for "Withdrawals, Transfers, or Balance Inquiries at non-Orion ATMs" without reducing your \$10 limit. ATM Fee Reimbursement will be applied on the last day of each month. Account must be open at time of reimbursement.

Please save your receipt to resolve any discrepancies.

Fee When Qualifiers Not Met

When you do not meet the Premium Perks Qualifiers, you will incur a \$5 monthly fee.

ATM Safety Tips

Protect Your Card and PIN

- Keep your card in a safe place.
- Memorize your PIN.
- Do not write your PIN on your card or in your wallet.
- Call us if your card is lost or stolen.
- Do not give out your PIN over the phone, email, or internet.

Safety at ATMs

- Be aware of your surroundings before, during, and after your transaction.
- Do not use an ATM that is hidden or dark.
- Do not accept assistance from strangers.
- Prepare your whole transaction before approaching the ATM.
- Save your receipt for updating your check register later.

Drive-Up ATMs

- Leave space between your car and the next.
- Keep the engine running and doors locked.
- Only open your window as needed.

Privacy

- Pocket your cash, card, and receipt immediately. Count it later.
- Hide the PIN pad as you type.
- Beware of flimsy or out-of-place parts. These could be card skimmers or tiny cameras.

In Case of Emergency

- Call 911 if you are in danger or are being followed.
- If everyone is safe, but the ATM appears unsafe or suspicious, leave immediately and notify local law enforcement through a non-emergency number. If it is an Orion ATM, please call us also.

Contact Information

Orion Federal Credit Union

7845 Highway 64
Memphis, Tennessee 38133
www.OrionFCU.com

Member Connect Hours & Phone

Monday – Friday, 8:00 AM – 6:00 PM
Saturday, 9:00 AM – 1:00 PM
901-385-5200
800-532-9025

Federally Insured by NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Fee Schedule

Internet Banking & Bill Payment	Free
Orion Checking	Free
Premium Checking	\$5/month if requirements are not met
Checking 2.0	\$5/month
Stop Payment – any check type	\$35.00 each
Domestic Wire Transfer – Outgoing	\$20.00 each
Incoming Wire Transfer	\$15.00 each
Foreign Wire Transfer – Outgoing (<i>\$16,000.00 or less</i>)	\$65.00 each
Foreign Wire Transfer – Outgoing (<i>Over \$16,000.00</i>)	\$85.00 each
Check Cashing Fee – <i>Applies to members with total account balances under \$100.00 and with no loan balance</i>	\$5.00 each
Credit Card Cash Advance in Branch	\$3.00 each
Excess Savings Withdrawal – <i>For non-automated withdrawals from Savings Accounts other than Christmas Club.</i>	First 2/month free, then \$3.00 each
Christmas Club Early Withdrawal – <i>For withdrawals made from Jan 1 – Sept 30</i>	\$5.00 each
Verification of Deposit (by 3 rd party)	\$10.00 each
Invalid Address	\$5.00/month
Deposit of Check in Foreign Currency	\$15.00 each
Debit or ATM Card Replacement	\$10.00
Withdrawals, transfers, or inquiries at Orion ATMs	\$0
Withdrawals, Transfers, or Inquiries at Non-Orion ATMs	\$1.00 each
Returned Item Drawn on a Third-Party Account	\$15.00 each
Returned Item Drawn on Your Non-Orion Account	\$35.00 each
Unpaid Item Drawn on Your Orion Account	\$35.00 each
Paid Overdraft Drawn on Your Orion Account – <i>Applies to:</i> <ul style="list-style-type: none"> ■ <i>debit/ATM overdrafts if opted in to Debit Overdraft Protection and</i> ■ <i>all other overdraft items unless opted out of Courtesy Pay.</i> 	\$35.00 each
Overdraft Protection Transfer from a Linked Share Account	First 3/month free, then \$5.00 each
Negative Balance – <i>Charged if account stays overdrawn 15 consecutive days, in addition to other fees.</i>	\$20.00

Dormant Account – Account is "dormant" after 13 months with no withdrawals, deposits (other than credited dividends), or loan payments.	\$10.00/month
Mailed Statements and Notices – does not apply to members over 65 or under 18	\$2/month
Electronic Statements and Notices	Free
Legal Order to Turn Over Your Funds or Property	\$75.00 each
Closure of Primary Account Within 6 Months of Opening	\$10.00

Account Rates

The following rates were those in effect no more than 7 days ago. For the most up-to-date rates, please visit www.OrionFCU.com/rates. APY = Annual Percentage Yield.

Account Type	Dividend Rate	APY
Orion Checking	0.05000%	0.05%
Premium Checking		
When Premium Perks Qualifiers met:		
On balance between \$0 - \$30,000.00	3.92849%	4.00%
On balance over \$30,000.00	0.05000%	0.05%
When Premium Perks Qualifiers not met:	0.05000%	0.05%
Checking 2.0	0.00000%	0.00%
Primary Shares and Miscellaneous Shares	0.05000%	0.05%
IRA Savings	0.25000%	0.25%
Christmas Club	0.05000%	0.05%
Money Market		
Rate applies to entire balance when the balance falls in the corresponding range.		
\$0 - \$9,999.99	0.01000%	0.01%
\$10,000.00 - \$24,999.99	0.05000%	0.05%
\$25,000.00 - \$49,999.99	0.10000%	0.10%
\$50,000.00 - \$99,999.99	0.19982%	0.20%
\$100,000.00 or more	0.24971%	0.25%
For Share Certificates and IRA Certificates, see the additional disclosures provided with the certificate.		