



CHECKING ACCOUNT AGREEMENT

I/we hereby authorize TBA Credit Union to establish this Checking Account for me/us. The Credit Union is authorized to pay checks signed by me (or by any of us) and to charge all such payments against the shares in this Account.

It is further agreed that:

Only checks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.

All non-cash payments received in the Account will be credited subject to final payment of such items.

The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this Account. However, the Credit Union may at its discretion, pay such a check. If the Credit Union does pay such a check, it is agreed that the Credit Union shall be immediately reimbursed by one or more of the undersigned, to the extent that such a check exceeds the share balance in this Account. Such reimbursement shall be in cash, unless another manner of reimbursement had been authorized below.

The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check.

When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise. Copies of such checks will be provided if requested, and the Credit Union may charge a fee for providing such copies.

Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a check.

Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed or delivered electronically.

This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's bylaws.

This Account is also subject to such other terms and conditions as the Credit Union may establish from time to time. Such other terms and conditions include, without limitations, service charges for stop payment orders, checks returned for insufficient funds, and any other service as designated by the Credit Union. The Credit Union may change the terms and conditions of the Account upon giving a 15-day notice. Notice may be given by U.S. mail to the last known account address, or by email, and/or electronically as reflected in the Credit Union's records.

If the Agreement is signed by more than one person, the persons signing on the account shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed hereof.

Checking Account Specifics:

Free Checking: There is no minimum balance required or monthly service fee. There is no dividend paid with this account.

VIP Checking: A minimum balance of \$2,500 is required to avoid a monthly service fee. If the account balance falls below \$2,500 on any given day in the month, the account is subject to a \$6 service fee. The dividend rate and APY are subject to change monthly and are paid quarterly.

Business Checking Account:** There are no monthly service fees assessed to this account. Dividends will be calculated daily, compounded and paid monthly. There will be a different rate paid on deposited funds according to the corresponding tier.

Non-Profit Checking Account:** There are no monthly service fees assessed to this account. Dividends will be calculated daily, compounded and paid monthly. There will be a different rate paid on deposited funds according to the corresponding tier.

***Proper documentation is required for opening Business and Non-Profit Accounts.*

Please visit our www.tbacu.com for account benefits, current rates, and a fee schedule. If you have any questions, please contact us at tba@tbacu.com or 231.946.7090.