

Dear Member,

As part of the merger between Live Life Federal Credit Union and Credit Union 1, we are providing you with a current list of disclosures for your reference, which is enclosed here. These disclosures will go into effect **January 31, 2025**.

Change in Terms Notification: We are providing the enclosed MRB Business Membership and Account Agreement, Cannabis Business Funds Availability Policy Disclosure, Cannabis Business Electronic Services Agreement, Cannabis Business Privacy Policy, the Cannabis Business Banking Fee Schedule, and a current Cannabis Business Rate Schedule in accordance with the Change in Terms requirements of the Truth-in-Savings Act. In connection with the merger, some terms and conditions relating to your account(s), as well as certain fees and charges, may be different. Please retain and review these documents in their entirety as they will affect your accounts you will maintain with us post-merge. If you have any questions, please contact us at 800.396.1024.

To stay up to date, visit cu1.com/llfcu, which will serve as your headquarters for the latest merger-related information. This site will be updated throughout the conversion process, so you will always have access to the most relevant, timely information.

As we welcome Live Life Federal Credit Union to Credit Union 1, we are committed to providing premium service and developing lifelong banking relationships with each of our members. During this conversion, our primary goal is that you experience as little interruption to your services as possible. We thank you for your continued support and commitment and look forward to being your primary financial institution for years to come.

Sincerely,

Todd R. Gunderson
CEO/President

Credit Union 1

450 E 22nd St Ste 250
Lombard, IL 60148
creditunion1.org 800.252.6950

MRB BUSINESS MEMBERSHIP AND ACCOUNT AGREEMENT

The term "Marijuana-Related Business" ("MRB") means any corporation, partnership, sole proprietorship, unincorporated association, limited liability company or any other organization that has been approved by a State to operate an MRB pursuant to the rules and regulations of the Marijuana program in that State and/or any ancillary business serving the MRB. For purposes of this agreement, the term MRB also includes customers classified by the Credit Union as Tier I ancillary businesses, which either directly or indirectly receive the majority of business revenue from MRBs, and Tier II ancillary businesses, which either directly or indirectly receive business revenue from MRBs.

This MRB Business Membership and Account Agreement ("Agreement") covers the rights and responsibilities concerning accounts held by an MRB ("Account Owner") and Credit Union 1 ("Credit Union").

In this Agreement, the words "you," "your" and "yours" mean the Account Owner as well as each person signing an MRB Business Account Card or other account opening document ("Account Card"), which includes those persons with 10% or more ownership interest (directly or indirectly) and all individuals with significant responsibility for management ("Beneficial Owners"), or for which membership and/or service requests are otherwise approved. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or deposit accounts you have with the Credit Union. "Marijuana" means the word Cannabis, as that word is used in the laws and regulations promulgated by the State. Each of the party's rights, benefits, services, duties, and obligations under this or available through this Agreement are subject to the limitations set forth in paragraphs 44 through 60 of this Agreement (the "MRB Requirements"). You acknowledge that marijuana remains illegal under federal law, that the Credit Union will comply and cooperate with any federal or state investigation of your activities, and that you waive any claims in connection with such investigations or claims that the illegality of marijuana voids or waives any aspect of this Agreement.

We reserve the right, at our sole discretion, to modify this Agreement with notice to you. Any modification(s) shall be effective 30 days after the notice is provided. After the required notice period, your continued use of your account shall constitute your acceptance of the modification(s).

READ THE FOLLOWING CAREFULLY: TAKE NOTICE THAT THIS AGREEMENT CONTAINS A BINDING WAIVER OF JURY TRIAL AND CLASS ACTION WAIVER IN SECTION 33. READ SECTION 33 VERY CAREFULLY! SECTION 33 AFFECTS YOUR RIGHTS UNDER THIS AGREEMENT, YOUR MEMBERSHIP IN CREDIT UNION 1, AND ANY ACCOUNT, PRODUCT, LOAN OR SERVICE YOU HAVE OR HAVE HAD WITH CREDIT UNION 1.

YOUR RIGHT TO A JURY TRIAL IN ANY ACTION WHETHER IN CONTRACT, TORT, OR EQUITY, OR UNDER A STATUTE, RULE OR REGULATION, ARISING OUT OF OR RELATING TO THIS AGREEMENT, YOUR MEMBERSHIP IN CREDIT UNION 1, AND ANY ACCOUNT, PRODUCT, LOAN, OR SERVICE YOU HAVE OR HAVE HAD WITH CREDIT UNION 1, IS WAIVED IN SECTION 33.

YOUR RIGHT TO BRING, FILE, OR COMMENCE, OR PARTICIPATE AS A PARTY IN, A CLASS ACTION, A CLASS ARBITRATION, A REPRESENTATIVE ACTION, A REPRESENTATIVE ARBITRATION, A COLLECTIVE ACTION, A COLLECTIVE ARBITRATION, OR A PRIVATE ATTORNEY GENERAL ACTION INVOLVING ANY DISPUTES, CLAIMS OR CONTROVERSIES, WHETHER IN CONTRACT, TORT, OR EQUITY, OR UNDER A STATUTE, RULE OR REGULATION, ARISING OUT OF OR RELATING TO THIS AGREEMENT, YOUR MEMBERSHIP IN CREDIT UNION 1, AND ANY ACCOUNT, PRODUCT, LOAN, OR SERVICE YOU HAVE OR HAVE HAD WITH CREDIT UNION 1, IS WAIVED IN SECTION 33.

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, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

You agree that we may retain a copy or electronic image of your government issued photo identification to verify your identity and for all transactions or matters related to your account and/or products and services, unless otherwise prohibited by applicable law.

1. CONTRACT - Your account with the Credit Union is held in the name of the Account Owner. By signing an Account Card or authenticating your request, or by adding, changing or continuing to use your accounts and services, you agree to the terms and conditions in this Agreement, the Account Card, any Funds Availability Policy Disclosure, MRB rate sheet, MRB fee schedule, account receipt or other disclosure we provide to you, the Credit Union Bylaws, Credit Union policies, and any amendments we make to these documents from time to time, all of which collectively govern your membership, accounts and services. You also agree that your accounts and services are governed by applicable present and future federal and state laws, regulations, local banking customs and clearinghouse rules.

2. MEMBERSHIP ELIGIBILITY - To join the Credit Union, the Account Owner must meet the membership requirements including as applicable, purchasing and maintaining a minimum share balance (hereinafter membership share) and/or

paying a membership fee, as set forth in the Credit Union's Bylaws or established from time to time by the Credit Union's Board of Directors. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request and for other accounts, products, or services we may offer you or for which you may qualify. If the Credit Union determines, in its sole discretion, that it requires credit, background check, or other reports on the owners, officers, directors, or other principals of this Agreement in their individual capacities, you may not be permitted to receive services under this Agreement until the Credit Union has received appropriate authorization to obtain such reports and has conducted a satisfactory review. You agree to work with the Credit Union in timely obtaining any necessary authorizations from the appropriate individuals.

3. ACCOUNT ACCESS

a. Authorized Persons. The following are deemed Authorized Persons who may establish accounts at the Credit Union and act on behalf of the Account Owner with respect to such accounts:

- If the Account Owner is a sole proprietorship, the business owner and any person designated by the business owner;
- If the Account Owner is a partnership, each partner (or general partner in the case of a limited partnership) and any person designated by the partners; or
- If the Account Owner has any other form of organization or is an unincorporated organization or association, the individuals vested with the power to make decisions concerning the operation of the Account Owner must designate the persons authorized to establish accounts at the Credit Union and transact business on such accounts on behalf of the Account Owner.

b. Authority. Authorized Persons are vested with authority to open and close accounts on behalf of the Account Owner and transact business of any nature on such accounts, including but not limited to the following:

- Depositing, withdrawing and transferring funds into, out of and between one or more accounts;
- Signing checks, drafts and other orders for payment or withdrawal;
- Issuing instructions regarding orders for payment or withdrawal;
- Endorsing any check, draft, certificate, share certificate and any other instrument or order for payment owned or held by the Account Owner; and
- Receiving information of any nature about the account.

We have no obligation to inquire as to the use of any funds or the purpose of any transaction made on your account by an Authorized Person and are not responsible for any transaction by an Authorized Person. We have no obligation to inquire about the powers and duties of any Authorized Person and have no notice of any breach of fiduciary duty of any Authorized Person unless we are given actual notice of the wrongdoing.

We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. It is your responsibility to provide us with specimen signatures of all Authorized Persons and to inform us immediately in writing of any changes. If you have authorized the use of a facsimile signature of any Authorized Person, we may honor any document that appears to bear the facsimile signature. You and each Authorized Person that signs the Account Card agree to indemnify and hold us harmless from any loss, damage, claim, or liability as a result of any unauthorized acts of any Authorized Person(s) or former Authorized Person(s) upon which we rely before notice of any account change or change of the business or organization.

c. Access Options. You may access your account in any manner we permit including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access, or mobile application. Authorized Persons may execute additional agreements and documents we require to access, transact business on and otherwise exercise authority over your account. We may return as unpaid any check or draft drawn on a form we do not provide. Any losses, expenses or fees we incur as a result of handling such a check or draft will be charged to your account. If you give your account information, password, login information, or Personal Identification Number (PIN) to any person or organization to conduct transactions, you agree that you authorize those transactions and further understand that until you provide us with notice revoking your authorization, all transactions performed by that person or organization are authorized and genuine, even if they are not performed for your benefit or in accordance with your instructions. You understand and agree that it is your responsibility to change, or ask us for help in changing, any password, login information, PIN, or any other security information for your accounts and services to prevent any removed Authorized Person from accessing your account or service or conducting a transaction.

d. Credit Union Examination. We may disregard information on any check or draft, other than the signature of the drawer, the amount of the item and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

4. DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to your accounts in any manner approved by the Credit Union and in accordance with any requirements set forth on our MRB account rate sheet and MRB fee schedule. We have the right to refuse any deposit, limit the amount that may be offered for deposit, and return all or any part of a deposit. Deposits made by mail, at night depositories or other unstaffed facilities are not our responsibility until we receive them.

Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they

are made payable to or to the order of the Account Owner, even if they are not endorsed. If an insurance, government, or other check or draft requires an endorsement, we may require that it be endorsed as set forth on the item. We may but are not required to accept, whether for cash or other value, checks, drafts, or items made payable to the Account Owner, provided such items are endorsed with an original or facsimile signature of an Authorized Person. Endorsements must be made on the back of the check or draft within 1½ inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur due to a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service. If a check, draft or other item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person.

a. Collection of Items. We act only as your agent, and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the loss of an item in transit or the negligence of any correspondent. Each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor financial institution extra time beyond any midnight deadline limits.

b. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include “two signatures required,” “void after 60 days,” and “not valid over \$500.00.” We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

c. Final Payment. All items and Automated Clearinghouse (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a return item fee on your account. Any collection fees we incur may also be charged to your account. We reserve the right to refuse or return any item or funds transfer.

d. Direct Deposits. We may offer direct deposit services, including preauthorized deposits (e.g. payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If we are required to reimburse a government agency for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits.

e. Crediting of Deposits. Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

5. FUNDS TRANSFERS - Funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code, including Automated Clearinghouse (ACH) credit transactions and wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state of Illinois, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (NACHA). If we execute requests for funds transfers by Fedwire, such transfers are subject to the Federal Reserve Board's Regulation J.

a. Authorization for Transfers/Debiting of Accounts. Any Authorized Person is authorized to make or order funds transfers to or from your account. We will debit your account for the amount of a funds transfer and will charge your account for any fees related to the transfer.

b. Right to Refuse to Make Transfers/Limitation of Liability. Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control, including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with funds transfers to or from your account.

c. No Notice Required. We will not provide you with notice when funds transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

d. Interest Payments. If we fail to properly execute a payment order and such action results in a delay in payment to you, applicable law requires that we pay you interest for the period of delay. Based on your account type, we will pay you such interest in the form of dividend or interest payments, whichever applies. You agree that the dividend or interest

rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

e. Provisional Credit for ACH Transactions. We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

f. Payment Order Processing and Cut-off Times. Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments. Funds transfers, payment orders, cancellations, and amendments received after a cut-off time may be treated as having been received on the next funds transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny of verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

g. Identifying Information. If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

h. Amendments and Cancellations of Payment Orders. Any Authorized Person may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

i. Security Procedures. We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

j. Duty to Report Unauthorized or Erroneous Funds Transfers. You must exercise ordinary care to identify and report unauthorized or erroneous funds transfers on your account. You agree that you will review your account(s) and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

k. Recording Telephone Requests. You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

6. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in our MRB account rate sheet and MRB fee schedule. We may change our MRB account rate sheet and MRB fee schedule at any time and will notify you as required by law.

7. TRANSACTION LIMITATIONS - We reserve the right to restrict withdrawals or transfers from your account and shall not be liable for any restrictive action we take regarding withdrawals, transfers, or the payment or non-payment of checks and drafts.

a. Withdrawal Restrictions. We permit withdrawals if your account has sufficient available funds to cover the full amount of the withdrawal, and may otherwise honor withdrawal requests in accordance with our overdraft policies or any overdraft protection service you have established with us. Checks and drafts or other transfers or payment orders which are drawn against insufficient available funds may be subject to a fee as set forth in our MRB fee schedule. If there are sufficient available funds to cover some, but not all, of your withdrawal request, we may otherwise allow you to make a withdrawal in an amount for which there are sufficient available funds.

We may limit or refuse a withdrawal in some situations, and will advise you accordingly if, for example: (1) there is a dispute between Authorized Persons (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time; (6) for non-corporate accounts, a depositor is deceased; or, for corporate accounts, the corporation is in bankruptcy proceedings or has been dissolved and the required disposition of the account has not been made; (7) someone with authority to do so requests us not to permit the withdrawal; or (8) there are other circumstances which do not permit us to make the withdrawal. We also reserve the right to refuse any withdrawal which is attempted by any method not specifically permitted by us. We may require you to give written notice of 7 to 60 days before any intended withdrawals.

b. Transfer Limitations. For accounts subject to transfer limitations, you may not make more than six withdrawals and transfers to another Credit Union account of yours or to a third party during any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received via ACH. When a transfer exceeds these limitations, we may refuse or reverse it, assess fees against your account, suspend your account, or close your account and transfer the balance to an account without such transfer limitations. There is no limit on the number of transfers you may make to a Credit Union loan account or on the number of withdrawals you may make if the withdrawal is made in person, by mail, messenger or at an ATM. There is also no limit on the number of telephone requests for withdrawals in the form of a check or draft which is then mailed directly to you, although we may impose a fee for such services.

8. CERTIFICATE ACCOUNTS - Any term share, share certificate, time deposit or certificate of deposit account, whichever we offer as allowed by applicable federal or state law, is subject to the terms of this Agreement, our MRB account rate sheet and MRB fee schedule, account receipt(s), if provided, and any other documents we provide for the account, the terms of which are incorporated herein by reference.

CHECKING ACCOUNT OVERDRAFTS -

9. If, on any day, the available balance in your checking account is not sufficient to pay the full amount of a check, draft, transaction or other item that is presented for payment from your checking account, we may return the item or honor it in accordance with our Overdraft Payment Policy Disclosure, which is incorporated by reference, or any overdraft service you have established with us. The Credit Union's Overdraft Payment Policy Disclosure includes an Important Disclosure Regarding How Overdraft Fees Are Incurred In Relation To Your Account Balance. It explains how we post transactions in your account as well as provides answers to frequently asked questions. It is available upon request and can also be found on our website. We are not required to pay any item that exceeds the available balance in your checking account. We use available balance as opposed to actual balance to determine if you have sufficient funds available in your checking account to pay items presented for payment from your checking account. Items drawn on your checking account may be paid in any order we choose. The available balance for your checking account is determined according to our funds availability policy and reflects pending transactions you have authorized but have not yet posted to your checking account. For a detailed explanation of the difference between available balance and actual balance – see our Overdraft Payment Policy Disclosure. We may determine whether the available balance in your checking account is sufficient to pay an item at any time between presentation of the item and our midnight deadline, with only one review of the checking account required. We are not required to notify you if your checking account does not have sufficient available funds to pay the item. Your checking account may be subject to a fee as disclosed in our MRB fee schedule for each item presented against an insufficient available balance, regardless of whether we return or honor the item. Checking accounts subject to this agreement (non-consumer accounts) do not require you to opt-in for ATM and one-time debit card transactions before the Credit Union may pay an item that overdrafts your checking account and charge you an overdraft fee. If you do not want the Credit Union to use its discretion to pay checks, drafts, transactions (including ATM and one-time debit card transactions) or other items that overdraw your checking account and charge you an overdraft fee, you must inform the Credit Union in writing.

If you have established an overdraft service with us that links your checking account with other Credit Union accounts of yours, you authorize us to transfer funds from those accounts to cover the amount of any items that exceed the available balance in your checking account as well as the amount of any fee assessed for the transfer and any resulting overdraft fee. Such transfers may be made from another share or deposit account, an overdraft line-of-credit account, or other account you so designate. If we, at our discretion and as a courtesy to you, honor items that exceed the available balance in your checking account, the checking account will be overdrawn and you agree to repay the overdrawn amount, plus any fee assessed by us, in accordance with the requirements established in any other agreement with us that governs this overdraft protection service. By exercising our discretionary right to honor such items, we do not agree to honor them in the future.

10. DISHONORED ITEMS - We may redeposit an item taken for deposit, cash or other value, or we may return the item to you and charge your account. If your account does not contain sufficient available funds to reimburse us for the amount of the item, you must repay us for the amount we are unable to collect from your account. If we choose to redeposit an item, we are not required to notify you that the item was returned unpaid. We may charge your account and/or seek recovery directly from you for any item that is returned due to your breach of warranty under the Uniform Commercial Code as adopted in the state of Illinois or Nevada, as applicable.

11. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable fees for cashing checks or drafts are stated in our MRB fee schedule.

12. POSTDATED AND STALEDATED CHECKS OR DRAFTS - You agree not to draw or issue any check or draft that is postdated. If you draw or issue a check or draft that is payable on a future date, we will have no liability if we pay the check or draft before its payment date. You agree not to deposit checks, drafts, or other items before they are properly payable. We are under no obligation to pay a check or draft drawn on your account that is presented more than six months after the

date it was written; however, if the check or draft is paid against your account, we will have no liability for such payment.

13. FOREIGN CURRENCY - All checks or drafts drawn on your account shall be payable in currency of the United States. You agree not to draw a check or draft that is payable in any foreign currency. If you give us an order to pay a check or draft in a foreign currency, we have the right to return the check or draft unpaid. However, if we pay the check or draft, we will not be responsible for the currency conversion or any fees assessed for collection, and you will be bound by our determination of the currency conversion rate, the data used and the manner in which we make the conversion.

14. STOP PAYMENT ORDERS

Stop Payment Order Request. Any Authorized Person may request a stop payment order on any check or draft drawn on your account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

a. You may not stop payment on any certified check, cashier's check, teller's check or any other check, draft or payment guaranteed by us.

b. Duration of Order. You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed from time to time in writing, or in a record if allowed by applicable law. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth on our MRB fee schedule. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You have the burden of establishing the fact and amount of loss resulting from the payment of an item contrary to a binding stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees and all damages or claims related to our refusal to pay an item, as well as claims of the Account Owner or of any payee or indorsee for failing to stop payment of an item as a result of incorrect information provided by you.

15. CREDIT UNION LIABILITY - If we do not properly complete a transaction as required by this Agreement, our liability shall be limited to the amount of the transaction. We will not be liable for indirect, special, punitive, or consequential damages in connection with any transaction under this Agreement regardless of the form of action and even if we have been advised of the possibility of such damages, except liability for wrongful dishonor. In connection with any transaction under this Agreement, we will not be liable if (1) your account contains insufficient available funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; (4) your account funds are subject to legal process or other claim; or (5) we follow your instructions. We are not liable if checks, drafts or other items were forged or altered so that the forgery or alteration could not be reasonably detected. If we fail to stop payment on an item, or pay an item bearing an unauthorized signature, forged signature, or forged endorsement or alteration, our liability, if any, will be limited to the face amount of the item. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, federal reserve regulations and operating letters, clearinghouse rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

16. UNAUTHORIZED USE OF CHECK OR DRAFT WRITING AND FACSIMILE SIGNATURE EQUIPMENT - You are responsible for maintaining the security of all facsimile signatures, check or draft writing equipment and supplies. You must promptly notify us in writing of the loss or theft of any checks or drafts or the unauthorized use of facsimile signature equipment, as well as the circumstances surrounding the loss, theft or unauthorized use. We are not liable for any unauthorized use of a facsimile signature.

17. PLEDGE OF SHARES, RIGHT OF OFFSET AND STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against any obligation owed to us. State law gives us a lien on all shares and dividends and all deposits and interest, if any, in the account(s) you have with us now and in the future. Except as limited by state or federal law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation you have with the Credit Union. We may exercise our statutory lien rights and offset your account(s) against any sum due the Credit Union without further notice to you. **Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what**

you owe, except as limited by state or federal law. If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge does not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations you owe, we do not waive our right to enforce these rights at a later time.

18. TRANSFER OF ACCOUNT - All accounts are nonassignable and nontransferable to third parties except by us.

19. LEGAL PROCESS - If any legal action is brought against your account, you authorize us to comply with it and we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. You understand and agree that we do not have to determine whether legal process was validly issued or enforceable. You further understand and agree that if a hold is in effect, we will continue to charge any applicable fees even though the account cannot be accessed. You agree that you shall be responsible for any expenses or attorney's fees we incur in responding to such legal process and that we may charge such expenses or fees against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

20. ACCOUNT INFORMATION - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure is made to comply with the law or an order issued by a court or government agency; (4) you give us written permission; or (5) as otherwise permitted by applicable law. We may provide information to credit bureaus about an insolvency, delinquency, late payment or default on your account to include in your credit report.

21. NOTICES

a. Name or Address Changes. You are responsible for promptly notifying us of any address, including email address, or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. If we attempt to locate you, we may impose a service fee as set forth on our MRB fee schedule. We may require all name, email, and address changes to be provided in writing.

b. Notice of Amendments. Except as prohibited by applicable law, we may at any time change the terms of this Agreement. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates, or fees as required by law.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any Authorized Person you designate is considered notice to you.

d. Electronic Notices. If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

22. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time, we will close your account and return the balance to you, less any applicable service fees.

23. STATEMENTS

a. Contents. If we provide a periodic statement for your account, you will receive a statement that shows the transactions and activity on your account during the statement period. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by us or payable through financial institutions and made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically. You also understand and agree that checks, drafts or copies thereof are made available to you on the date the statement is mailed to you or is provided to you electronically, even if the checks or drafts do not accompany the statement.

b. Examination. You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report to us, within a reasonable time after receiving your statement, any irregularities, such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement we will not be responsible for your loss. In addition, we will not be responsible for any such items, payments, transactions, or other discrepancies

reflected on your statement if you fail to notify us within 33 days of the date we sent or otherwise provided the statement to you. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature equipment.

c. Notice to the Credit Union. You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors.

If timely notice is given, we reserve the right to make a final reasonable determination regarding whether and in what amount any adjustment shall be made. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive or are electronically provided a statement.

d. Address. If we mail you a statement, we will send it to the last known address shown in our records. If you have requested that we send your statement electronically, we will send it to the last e-mail address shown in our records. The timeframes provided herein are effective whether or not you receive your statement.

24. INACTIVE ACCOUNTS - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our MRB fee schedule. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. We strongly encourage you to make sure your account(s) remain active by making transactions, signing into your account online or coming into a branch location to meet with a member service representative. To the extent allowed by law, we reserve the right to transfer all funds in an inactive or dormant account to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency. Unless prohibited by law, we may charge a fee, as set forth in our MRB fee schedule, for processing your abandoned account to the applicable state.

25. TERMINATION OF ACCOUNT - We may terminate your account at any time without prior notice to you or may require you to close your account and apply for a new account. You understand and agree that we are not required to provide you a reason if we decide to terminate your account and you agree to hold us harmless if we decide to terminate your account. We are not responsible for payment of any check, draft, transfer or item after your account is terminated; however, if we pay a check, draft, transfer or other item after termination, you agree to reimburse us for the amount of our payment as well as any applicable fees. You agree we shall have no liability for any action we take under this provision.

You may terminate this Agreement by closing all of your accounts. If your account is a dividend or interest-bearing account, any deposit or part of a deposit that we have returned or attempted to return to you upon termination of your account will no longer bear dividends or interest, as applicable. When the account is closed, you will receive the balance remaining in the account after we have made all appropriate deductions and charges. The termination of this Agreement and the account does not release you from the obligation for payment of accrued fees or your liability for any checks or drafts in process.

26. TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law. Pursuant to our Bylaws, if you cause us a loss, fail to maintain one or more share, or violate a board policy applicable to members, you may be expelled from membership. If expelled, you are not relieved of your liability to us.

27. DEATH OF ACCOUNT OWNER - If an account is held in the name of an individual person or a business that is organized as a sole proprietorship, we may continue to honor all transfer orders, withdrawals, deposits and other transactions on the account until we are notified of the Account Owner's death. Once we are notified of an Account Owner's death, we may pay checks or drafts, or honor other payments or transfer orders authorized by the Account Owner for a period of ten days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts or other items. We may require anyone claiming a deceased Account Owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any Account Owner that is an individual or business organized as a sole proprietorship. Only sole proprietorship accounts may designate beneficiaries and/or payable on death payees and only on the forms we require.

28. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in and will not engage in unlawful internet gambling or any other illegal activity under federal or state law (recognizing there are certain marijuana-related activities that are legal under state law but remain illegal under federal law) You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities under federal or state law (recognizing there are certain marijuana-related activities that are legal under state law but remain illegal under federal law). We may terminate your account relationship without further notice to you if you engage in unlawful internet gambling or other illegal activities as described above or any other activity the Credit Union deems a risk to its financial and/or reputational status. You agree to defend, indemnify, and hold us harmless from any action you take in violation of this paragraph that results in action against the Credit Union.

29. WAIVER OF RIGHTS - We reserve the right to waive or delay the enforcement of any provision of this Agreement with respect to any transaction or series of transactions. A waiver or delay of our rights at any time shall not be deemed to be a waiver of any other rights or a waiver of the same rights at a future time.

30. SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of this Agreement.

31. ENFORCEMENT - You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

32. GOVERNING LAW - This Agreement is governed by the following, as amended from time to time: the Credit Union's bylaws; local clearinghouse and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the State of Illinois, without regard to principles of conflicts of law.

33. WAIVER OF TRIAL BY JURY, WAIVER OF CLASS ACTION, AND AGREEMENT AS TO LOCATION OF LEGAL PROCEEDINGS - As permitted by applicable law, you agree that any legal action regarding all disputes, claims, or controversies, whether in contract, tort, or equity, or under a statute, rule or regulation, arising out of or relating to this Agreement, your membership in the Credit Union, and any account, product, loan or service you have or have had with the Credit Union shall be brought in the Eighteenth Judicial Circuit Court, DuPage County, Illinois.

You and we agree to waive any right to trial by jury in any legal proceeding or lawsuit involving all disputes, claims, or controversies, whether in contract, tort, or equity, or under a statute, rule or regulation, arising out of or relating to this Agreement, your membership in the Credit Union, and any account, product, loan or service you have or have had with the Credit Union. Any action brought will be in your individual capacity and be solely between you and us. Neither you or us have the right to bring or participate in a class action in court, arbitration, or any other setting, either as a class representative or class member. No action between you and us may be joined or consolidated with any other action.

ALL DISPUTES, CLAIMS, OR CONTROVERSIES, WHETHER IN CONTRACT, TORT, OR EQUITY, OR UNDER A STATUTE, RULE OR REGULATION, ARISING OUT OF OR RELATING TO THIS AGREEMENT, YOUR MEMBERSHIP IN CREDIT UNION 1, AND ANY ACCOUNT, PRODUCT, LOAN OR SERVICE YOU HAVE OR HAVE HAD WITH CREDIT UNION 1, WHICH ARE BROUGHT, MADE, ASSERTED OR MAINTAINED, OR WHICH MAY OR CAN BE BROUGHT, MADE, ASSERTED OR MAINTAINED, SHALL NOT BE BROUGHT AS A PART OF A CLASS ACTION, A REPRESENTATIVE ACTION, A COLLECTIVE ACTION, A PRIVATE ATTORNEY GENERAL ACTION, OR SIMILAR COLLECTIVE OR GROUP ACTION OR PROCEEDING.

Prior to initiating any legal action in a court of law, the parties hereto shall first attempt in good faith to resolve such dispute(s) by negotiation and consultation among their respective senior-level officers with decision making authority. In the event such dispute is not fully resolved within thirty (30) days after such negotiation and consultation commences, the parties agree to promptly submit the dispute for non-binding mediation in DuPage County, Illinois or Clark County, Nevada (if you are in Nevada), to a mediator who is unanimously approved by the parties and to equally share the costs, fees, and expenses of such mediator and mediation. If the parties cannot unanimously agree on the mediator who will conduct the mediation, each party shall select a mediator and pay all costs, fees and expenses associated with the preliminary mediator selected by such party. The preliminary mediators shall then unanimously select a different mediator who will conduct the mediation as the final mediator, and the costs, fees, and expenses of the final mediator and the mediation shall be shared equally by the parties. The parties shall use good faith efforts to resolve the dispute in the mediation. However, if the parties, after using good faith efforts, cannot fully resolve the dispute in the mediation for any reason within sixty (60) days following the commencement of the mediation, then either party may pursue any and all of its rights, in law or in equity, through litigation in accordance with this Agreement.

34. NEGATIVE INFORMATION NOTICE - We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

35. INDEMNIFICATION AND LIMITATION OF LIABILITY – To the fullest extent of the law, you shall indemnify, defend, and hold harmless us and our officers, employees, agents, representatives, consultants, and attorneys from and against any and all loss, costs, penalties, fines, damages, claims, expenses (including attorney's fees) or liabilities arising out of, resulting from, or in connection with this Agreement, or the relationship between the parties and the subject of the Disclosure including any member (including but not limited to you) or Credit Union loss, costs, penalties, fines, damages, claims, or expenses arising out of a seizure of account funds by a Federal Agency.

36. FORM 8300 REPORTING – You understand and acknowledge that your account is subject to the following requirements: Any person or entity engaged in a non-financial trade or business must report transactions in which they receive more than \$10,000 in cash or other monetary instruments for the purchase of goods or services on FinCEN Form 8300 (Report of Cash Payments Over \$10,000 Received in a Trade or Business). Generally, a business must file Form 8300 within 15 days after they receive the cash. If the 15th day falls on a Saturday, Sunday, or holiday the business must file the report no later than the next business day. The law requires that trades and businesses report transactions when Members use cash in a single transaction or a related transaction. Related transactions are transactions between a payer, or an agent of the payer, and a recipient of cash that occur within a 24-hour period. If the same payer makes two or more transactions totaling more than \$10,000 in a 24-hour period, the business must treat the transactions as one transaction and report the payments. A 24-hour period is 24 hours, not necessarily a calendar day or banking day. It is your responsibility to file these reports as required by law. A business engaged in MRB-activity may not be treated as a non-listed business under 31 C.F.R. § 1020.315(e)(8), and therefore is not eligible for consideration for an exemption with respect to a financial institution's CTR obligations under 31 C.F.R. § 1020.315(b)(6).

37. MONITORING AND RECORDING COMMUNICATIONS - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise provided by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

38. RESTRICTIONS OF PRODUCTS AND SERVICES – We may restrict or suspend access and/or decline or prevent transactions to or from your account in our sole discretion, except your right to vote in annual or special meeting(s) and maintain a share account, if you engage in any conduct that negatively impacts the credit union and its membership. This conduct includes but is not limited to: action or inaction that abuse the products or services of the credit union; abusive or threatening behavior; suspicious, fraudulent, illegal, dishonest, or deceptive activities. We may also do so if we believe you may be the victim of fraud, scam or financial exploitation, even though you have authorized the transaction(s) and/or we reasonably believe that doing so is necessary to avoid a loss or reduce risk to us. Our actions hereunder will be reasonably related to the nature of the conduct that requires us to act. **IF YOU BECOME DELINQUENT ON A LOAN OR IF YOU CAUSE US A LOSS, WE MAY DENY YOU FOR ANY NEW PRODUCT OR SERVICE THAT WOULD ALLOW YOU TO OBTAIN FURTHER CREDIT FROM US OR CAUSE US FURTHER LOSS.** We will have no liability for any action we take under this section.

39. DENIAL OF ACCESS TO CREDIT UNION FACILITIES - Your access to our facilities may be limited or denied if you engage in threatening, abusive, disruptive, obscene, harassing, or illegal behavior or otherwise injure any person or damage property while on our premises or at any credit union function. We will provide notice to you at your last known address if you have been denied access. If you are denied access and attempt or refuse to leave a facility, you will be deemed a trespasser.

40. ACCOUNT ACCESS DENIAL - If you have a product or service with us and you are in default under the terms of that product or service, we may deny you access to monies in your account(s). Your ability to access your account(s) (e.g., debit card, online access, mobile access, etc.) may be denied as well. In order to regain access to the monies in your account(s) and to your account(s), you may be required to cure any outstanding default(s) or we reasonably believe that risk of loss to us has ceased. This provision is to protect the entire membership of the credit union from incurring loss due your default(s). Access to exempt government benefits (e.g., SSI, veteran benefits, etc.) shall not be denied. Non-exempt funds in an account containing exempt government benefits may have access denied to the non-exempt funds. We will have no liability for any action we take under this section.

41. NO WAIVER - If we fail to exercise any right under this agreement, that doesn't mean we waive that right or any other right, and we may still enforce all of our rights in the future.

42. FRAUDULENT ITEMS — If we believe an item is the subject of fraud we will refuse to pay the item.

43. CONSENT TO CONTACT — You and each Authorized Person agree we may contact each of you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e., cell phone numbers) which could result in charges to you or an Authorized Person, in order to service your account, prevent fraud or collect any amounts owed to us, excluding any contacts for telemarketing purposes. You and each Authorized Person further agree methods of contact may include use of pre-recorded or artificial voice messages and/or use of an automatic dialing device. You and each Authorized Person may withdraw the consent set forth herein at any time through any reasonable means. You and each Authorized Person represent and agree you and/or the Authorized Person are and will be the wireless telephone (cell phone) subscriber with respect to each wireless telephone number (cell phone number) provided by you and your Authorized Person to us. You and each Authorized Person represent and agree that each of you

will immediately notify us in the event each of you change your wireless telephone number (cell phone number). If you and/or an Authorized Person provide us with an email address, we have each of your permission to send each of you email messages using an automatic emailing system for commercial or transactional purposes.

44. COMPLIANCE – You represent and warrant to us that all information provided to the Credit Union now or in the future in connection with this Agreement is true, complete, and accurate. You represent and warrant to us:

- Where required, you have and shall maintain, at all times, a valid MRB registration and license from a State and you will notify us immediately upon your compliant status change or your reasonable belief your compliant status is to change.
- You are in compliance with and shall continue, at all times, to comply with all federal, state, and local rules, regulations, ordinances, codes, interpretative rules, regulatory opinions, and any guidance provided by a regulatory body/agency having jurisdiction over your business (recognizing that there are some marijuana-related activities that are legal under state law but remain illegal under federal law).
- This account shall be used for business purposes only.
- You will not attempt to disguise or hide any unlawful activity.

45. BACKGROUND CHECKS AUTHORIZATION –If the Credit Union determines, in its sole discretion, that it requires credit, background check, or other reports on the owners, officers, directors, or other principals of this Agreement in their individual capacities, you may not be permitted to receive services under this Agreement until the Credit Union has received appropriate authorization to obtain such reports and has conducted a satisfactory review. You agree to work with the Credit Union in timely obtaining any necessary authorizations from the appropriate individuals.

46. AUDITS –You agree to pay for and cooperate with any inspection or audit by us or an approved third-party vendor of our choice. We may require an inspection or audit in our sole discretion, and any failure to cooperate with such shall constitute a breach of this Agreement. You agree to cooperate in the performance of such inspections and audits. You shall organize and maintain appropriate information, files, and records relating to your business and use of the services under this Agreement for a period of five (5) years or as otherwise required by applicable law. You agree to provide or grant the Credit Union access to such records upon request.

47. ONGOING SUBMITTALS – You, which includes your Beneficial Owners, agree to submit personal and business financial statements to us annually but may be required to provide this information more regularly as part of our enhanced due diligence necessary to comply with federal guidance. You agree to submit any change of your core vendors to us, which includes but is not limited to: cash courier, product courier, security company, point-of-sale provider, accounting/inventory tracking system, accountant, payroll provider, ATM/ITM provider, payment provider, and third-party auditor.

48. CREDITING OF DEPOSITS FOR MRB, TIER I AND TIER II ANCILLARY BUSINESS – Due to the nature of your business, the MRB Funds Availability Policy may vary from our standard Funds Availability Policy. You agree to the MRB Funds Availability Policy and understand it supersedes our standard Funds Availability Policy. We will notify you if the release of funds will vary from our standard Funds Availability Policy.

49. DEPOSIT OF FUNDS REQUIREMENTS FOR MRB AND TIER I ANCILLARY BUSINESS – You agree to deposit eighty-five percent (85%) or more of your business proceeds, as verified by your point-of-sale system and/or financials, into the Credit Union as part of the funds tracking requirement of our enhanced due diligence protocols that allow us to serve MRBs.

50. DEPOSIT RESTRICTIONS FOR MRB, TIER I AND TIER II ANCILLARY BUSINESS – The following restrictions are applicable for MRBs, Tier I and Tier II Ancillary Businesses:

- a. Cash Deposits.** No cash transactions are allowed at any Credit Union branch without our prior express permission. You agree to hire a Credit Union- approved third-party secured cash transport provider and shall be solely responsible for any costs associated with such provider. If you have an onsite ATM and/or Kiosk, you are required to use a Credit Union-approved third-party secured cash transport provider for all cash that is utilized in the onsite ATM and/or Kiosk. Please see Credit Union 1's MRB fee schedule for details. Notwithstanding anything to the contrary herein, we make no representations or warranties about the approved third-party secured cash transport provider(s) and you hereby indemnify and hold us harmless for any loss you may incur from the use of the same. You further acknowledge, agree, represent and warrant that you will conduct your own comprehensive vendor due diligence with regard to the Credit Union-approved third-party secured cash transport provider and you are not in any way relying on us for this due diligence.
- b. Non-Cash Deposits.** You agree that any non-cash deposits are subject to the following requirements:
 - Non-cash deposits will not consist of items that are drawn on financial institutions located in foreign countries.
 - Incoming wires – All parties to the wire must be reviewed and approved by us. An authorization form will be provided.

- ACH – All payees must be reviewed and approved by us. An authorization form will be provided.
- Direct Deposits – You agree to provide us with a list of authorized payors to be reviewed and approved by us. An authorization form will be provided.
- Check deposits may be made via our mobile remote deposit capture application or a secured cash transport provider.

If any of the above depository instruments, payees, and payors have not been reviewed/approved by us, there may be a delay in crediting your account until proper due diligence has been completed. See our MRB Account Funds Availability Policy.

51. ELECTRONIC FUNDS TRANSFER RESTRICTIONS FOR MRB, TIER I AND TIER II ANCILLARY BUSINESS – Due to the nature of your business, the Credit Union may implement restrictions in its sole discretion on your use of Electronic Funds Transfers (EFTs) from your account, including, but not limited to, the following restrictions:

- a. No international wire or ACH transactions permitted. Only domestic wire transfer and ACH is allowed.
- b. The recipient of any EFT must be reviewed and approved by us prior to approval of any wire transfer and ACH transactions.

See our MRB EFT Disclosure which is incorporated by reference. You understand that our MRB EFT Disclosure may vary from our standard EFT Agreement & Disclosure. You acknowledge you have thoroughly reviewed the terms of the MRB EFT Disclosure and understand it supersedes our standard EFT Agreement & Disclosure.

52. MINIMUM BALANCE REQUIREMENTS/TRANSFER LIMITATIONS FOR MRB, TIER I AND TIER II ANCILLARY BUSINESS – Your account is subject to the balance and transfer limitations set forth in our MRB fee schedule or as otherwise set forth by the Credit Union in writing to you.

53. PRIVACY POLICY – Our MRB Account Privacy Policy is incorporated herein by reference. Due to the nature of your business, the MRB Account Privacy Policy varies from our standard Privacy Policy. You acknowledge you have read reviewed the MRB Account Privacy Policy and that it supersedes our standard Privacy Policy.

54. PERMITTED TRANSACTIONS FOR MRB AND TIER I ANCILLARY BUSINESS – You may engage in the following transactions, subject to any restrictions or limitations imposed by the Credit Union, in our sole discretion:

- Checks (limited, with approved list of payors/payees. No foreign checks)
- Domestic Wires (limited, with approved list of payees)
- Domestic ACH (limited, with approved list of payees)
- Mobile Remote Deposit Capture (subject to our review)
- Cashier's Checks (with our permission)
- Cash/Coin Orders (via a third-party secured cash transport provider)
- Bill Pay (limited, with approved list of payees)

55. PROHIBITED TRANSACTIONS – Due to the nature of your business, the following items/transactions are prohibited (this section does not apply to Tier II Ancillary Accounts):

- Foreign Checks
- Money Orders
- International ACH Transfers
- Person-to-Person Payments
- Shared Branching

56. AVAILABLE ACCOUNT SERVICES – Generally, subject to our approval, the following account services are available for your account (applicable terms and conditions for each are available upon request and shall be provided upon your request for the service):

- MRB Checking Account(s)

- MRB Money Market Account
- MRB Certificate of Deposit
- Business Online/Mobile Banking
- Mobile Remote Deposit Capture
- Domestic Wires
- Domestic ACH
- Business Checks
- Notary Services

57. FEES – For MRB, Tier I and Tier II Ancillary Accounts, your account(s) is/(are) subject to the rates and fees set forth in our MRB fee schedule, which is incorporated by reference. We may change our MRB fee schedule at any time and will notify you as required by law.

58. AUTHORIZATION TO ACCESS/SHARE WITH GOVERNMENT AUTHORITY– You authorize us to directly and/or indirectly access and/or share any information you or a third-party have provided to us directly and/or indirectly with the state authority that holds licensing authority over your business and any other governmental agency. You further authorize and agree that we do not have to provide you any notice of any of these instances.

59. GOVERNMENT NOTICES – In the event you receive notice from any government agency (including, but not limited to, any City or County agency, the State Cannabis Regulator, the U.S. Department of Justice (DOJ), the Internal Revenue Service, the Securities Exchange Commission, etc.) that you or any owners, not limited to Beneficial Owners, is in violation of any law, rule or regulation, you shall immediately notify us and provide a copy of the notice for our records. Your failure to so do is a material breach.

60. DEPOSIT INSURANCE – You acknowledge and understand your account may not be covered by the National Credit Union Administration for deposit insurance due to the nature of your business. Furthermore, seizure of account funds by a federal or state agency is not a qualifying event for a claim in the event deposit insurance may be available.

61. RETURN OF FUNDS – Upon account termination and/or closure, for any reason, we shall have sole discretion in determining the means by which your funds are returned to you.

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Credit Union 1. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash 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 before close of business 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 the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first 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 same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, 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 financial 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 Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- 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 seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first thirty (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 \$5,525.00 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 same business day that we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 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 \$5,525.00 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 ninth business day after the day of your deposit.

6. DEPOSITS AT ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. Funds from any deposit (cash or checks) made at any ATMs we own and operate may not be available until the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines.

7. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

Agreement and Disclosure for Credit Union 1 MRB Electronic Banking Services ("MRB EFT Disclosure")

1. INTRODUCTION

1.1. Agreement. This Agreement sets forth the terms and conditions of MRB Electronic Banking Services ("Services") offered by Credit Union 1 ("CU", "We", "Us" or "Our"). In this Agreement, "you", "The Member" or "yours" refers to each owner and authorized user on the accounts that are accessed ("Accounts") utilizing MRB Electronic Banking Services. Each time you receive or access an account to perform electronic banking services, you confirm your agreement to these terms. Headings are used for reference purposes only and should not be deemed a part of this Agreement.

1.2. Services. We offer Wire, ACH, Bill Payment, and Online and Mobile Banking services to our MRB Members.

1.3. Exclusions. MRB Accounts are restricted from using some of CU1's traditional electronic services. Consult with your Account Representative for a list of approved MRB electronic services.

1.4. Approved Account Activity. MRB Accounts for MRBs, Tier I and some Tier II members must have all account payors and payees approved by the CU. If a credit or debit on the account is presented without prior approval, the CU reserves the right to delay or deny the transaction in its sole discretion.

2. ACCESSING SERVICES AND SECURITY

2.1. User IDs and Passwords. We provide a Member ID, User ID and Password. You agree to change the password immediately upon accessing the service for the first time. Authorized Member Administrators ("Administrators") and other Users are solely responsible for the use and protection of your ID and Password. We do not further verify the identity of any user with a valid password. We act on instructions received via your password or other security protocols we may require from time to time. You are responsible for keeping your password confidential. Any person to whom you give your password has full access to your accounts, and you assume all risk of loss resulting from any such access. You can help ensure the security of your information by doing the following:

- Protect your Member ID, User ID and Password. Never disclose them to anyone else.
- Change your password at least every ninety days or whenever you feel your password may be compromised.
- Use passwords that are complex and not easily discovered by others.
- Always exit CU1's online banking application properly by clicking the "Sign Off" button.

2.2. Member Administrator(s). The Authorized User(s) identified on the Application are authorized to access Online/Mobile, Mobile Deposit, EFT, ACH, Wire, and Bill Payment services. The Administrator(s) have full responsibility to authorize Users, assign and maintain confidentiality of User IDs and passwords. It is your responsibility to notify us of any and all suspicious activity with regard to any account or transaction processed via the services listed above.

2.3. Authorized Users. The Authorized User(s) is responsible for adding, deleting Authorized Users on their account(s). We act on instructions received from any user established by the Member Administrator. We have no duty to further verify the identity of any Authorized User with a valid password.

2.4. System Hours of Operation. System hours of operation are generally twenty-four hours a day, seven days a week. However, access may be restricted at certain times due to system maintenance, upgrades, telecommunications problems, or other unforeseen issues outside of our control.

3. OTHER PROVISIONS AND DEFINITIONS

3.1. Termination of the MRB Electronic Banking Services. We reserve the right to terminate your use of the Services at any time and for any reason. If you wish to cancel the Services, you must cancel all future bill payments, transfers, and ACH Entries using the Online/Mobile application at the time that you cancel your enrollment. We are not liable for any payments or transfers made consistent with a request that you did not cancel.

The Agreement terminates automatically if the associated Account is closed. This Agreement also may be terminated by written notice given by us to you at the address associated with your account, which will be effective upon mailing, or by you to us upon our receipt at the address provided on this Agreement. Termination does not affect your responsibilities prior to the effective date of termination or with respect to any fees or charges due and owing to us at the time of the termination.

3.2. Use Restriction. You agree that you will not use or allow others to use your account's Electronic Banking Services or any information obtained from these services for any wrongful, unauthorized or unlawful purpose and agree to indemnify and hold us and our affiliates harmless from and against any loss, damage or expense (including all legal related fees, which includes our internal and external attorney fees) incurred by us because of any such use.

3.3. Limitation of Liability for Loss. To the fullest extent allowed by law, you agree that neither we nor any of our affiliates are liable to you or any third party for any loss, property damage, bodily injury, any consequential or incidental damages (including but not limited to lost profits or lost opportunity), or any other indirect, special, or punitive damages whatsoever, (i) that arise out of or are related to the use of CU1's Electronic Banking Services or additional services, (ii) result from any failure to complete any transaction, or (iii) result from the installation, use or maintenance of any equipment, software, internet browser or access software, even if we have been advised of the possibility of such damages. This limitation of liability includes damages claimed in any cause of action, including but not limited to legal or equitable proceedings and claims relating to contract, tort or products liability.

3.4. Exclusive Remedy. You agree that your sole and exclusive recovery for any damages that you incur is limited, at our election, to: (i) a refund of any amount (if any) you paid us for services, or (ii) correction or replacement of the information.

3.5. Your Liability. Except as otherwise provided by law, you are liable for any loss or damage resulting from your breach of this Agreement or to which your negligence contributed, or which resulted from unauthorized, fraudulent, or dishonest acts by others (other than us). Such liability includes instances when someone affects one or more transactions to your detriment. You are liable for all payments that you make or which are made or requested by an Authorized User, even if such Authorized User exceeds your authority and even if such Authorized User is not an authorized signer on your Account.

3.6. Business Days. Business days are Monday through Friday except for federal holidays. Federal holidays are generally those holidays observed by the Federal Reserve Bank. Internal transfers made online are real-time. External transfers initiated on Saturday, Sunday or any federal holiday will be processed by us on the next business day.

3.7. How to Contact Us. For all matters affecting this Agreement, you may call Member Service at 800-396-1024, or you may contact us by one of the following:

Mail at:

Credit Union 1, ATTN: MRB Department, 450 E. 22nd Street, Suite 250, Lombard, IL 60148

With mandatory cc Email to, which shall not serve as official notice:

cannabis@creditunion1.org

3.8. Due Diligence. You will supply us with relevant information when requested. This information may include, but is not limited to, financial data, names and other information concerning your company principals, information about the business in which you participate, and information regarding the creditworthiness of your company. We reserve the right to request a more detailed financial history including tax returns, financial statements and other documents that may provide greater information regarding the financial status of your company and/or its principals or officers.

We may also, in our reasonable discretion, conduct a limited review of your operations to ensure compliance with the provisions of this Agreement. Where we reasonably believe that your company's financial condition is impaired or deteriorating, we may refuse to process any transactions.

3.9. Entire Agreement. This Agreement (including the Optional Services which are selected by the parties), together with the terms and conditions of your membership agreement with us, is the complete and exclusive statement of agreement between you and us with respect to MRB Electronic Banking Services and supersedes prior agreement(s) between you and us with respect to MRB Electronic Banking Services. In the event of any direct inconsistency between the terms of this Agreement and the applicable membership agreement for your Account, the membership agreement for your Account governs. In the event performance of the services provided in accordance with the terms of this Agreement would result in a violation of any present or future statute, regulation or government policy to which we are subject, and which governs or affects the transactions governed by this Agreement, then this Agreement is deemed amended to the extent necessary to comply with such statute, regulation or policy, and we incur no liability as a result of such violation or amendment. No course of dealing between you and us will constitute a modification of this Agreement, the Rules as outlined in 3.11 or the security procedures regardless of whatever practices and procedures we and you may use.

You agree that we may, from time to time, amend, modify, add or delete (collectively and individually a "change") the terms of this Agreement by providing you with prior written notice when required to do so by law. A change may include a change to existing terms, a change in terms, a change that involves a new term or a change that involves conditions not otherwise contemplated by you or us at the time this agreement is entered. We will notify you in advance of such a change via your contact information on file with us, which may be notice via electronic means

3.10. Waiver. We may waive enforcement of any provision of this Agreement. Any such waiver does not affect our rights with respect to any other transaction or modify the terms of this Agreement. You acknowledge that marijuana remains illegal under federal law and waive any claims that such illegality voids or waives any aspect of this Agreement.

3.11. Compliance with Laws and Rules. You agree to comply with the laws, rules and operating regulations contained herein or provided by CU, including those requirements mandated by the Federal Check Clearing for the 21st Century Act ("Check 21") or any successor legislation; Federal Reserve Bank Regulation CC – Availability of Funds and Collection of Checks ("REG CC"); our terms and conditions of your membership agreement and Funds Availability Policy (the "MRB Business Membership and Account Agreement"); American National Standards X9 specifications ("ANS Specifications"); Articles 3,4, and 4A of the Uniform Commercial Code in effect in Illinois (the "UCC"); and any network association agreements as are currently in effect and as amended from time to time (collectively, the "Rules").

3.12. Severability. In the event that any provision of this Agreement is determined to be invalid, illegal or unenforceable to any extent, the remainder of this Agreement is not impaired or otherwise affected and continues to be valid and enforceable to the fullest extent permitted by law.

3.13. Governing Law. This Agreement is construed in accordance with and governed by the laws of the State of Illinois.

3.14. All terms and definitions set out in Section 3 are applicable to all account services, including any Optional Services made part of this Agreement.

3.15. Limitation on Liability and Indemnification. In addition to the limits on liability otherwise set forth in the Agreement, in no event are we liable hereunder for any loss, damage, claims or other liability relating to wrongful dishonor or to our or your actions with respect to payment or return of any item in accordance with the terms of this Agreement. You agree to indemnify and hold us harmless from and against any and all claims of third parties, loss or damage of any nature whatsoever (including, but not limited to, attorney's fees and court costs) arising directly or indirectly from your use of the MRB Electronic Banking Services, our actions under this Agreement or any other matters

related to this Agreement, including the payment or return of any item under or in accordance with the terms of this Agreement, provided, however, that you are not obligated to indemnify us for loss or damage attributable to our gross negligence or willful misconduct. This provision will survive the termination of this Agreement.

4. STOP PAYMENTS

4.1 Stop Payments.

a. Stop Payment Order Request. You may request a stop payment order on any check or draft drawn on your account. To be binding, the order must be in writing, dated and signed, and must accurately describe the check or draft, including the exact account number, the check or draft number, and the exact amount of the check or draft. This exact information is necessary for the Credit Union's computer to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

b. Duration of Order. Oral stop payment orders for checks or drafts will lapse within fourteen (14) calendar days unless confirmed in writing within that time. Written stop payment orders for checks or drafts are effective for six (6) months and may be renewed for additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period during which the stop payment order is effective. We are not required to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Fee Schedule associated with your account. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold us harmless from all costs, including attorney's fees, damages, or claims related to our refusing payment of an item, including claims of any joint account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

5. WIRE TRANSFERS

5.1. Wire Transfers. We assume no liability for delays, non-delivery or events resulting from causes beyond our control. Payment to a foreign bank is subject to the laws of the foreign country involved. When refunding non-executed payments, we are not responsible for more than we receive from the correspondent bank. Any fee, commission or charges assessed by the correspondent bank will be passed on to you. A handling fee may be charged for tracing a transaction. Cancellation of a transaction involving a foreign amount may be subject to currency exchange rate differences.

5.2. Templates. A template allows the Authorized User(s) to save wire transfer information to use for repeat transfers. It must be approved by you and us before it can be used to send a wire.

5.3. Wire Verification. We may conduct, but are not required to conduct, call back verifications to ensure a wire request is valid. In the event the requested wire transaction is not verified, we are not liable for any loss or damages arising from the failure to complete the wire transaction.

5.4. Online Wire Cutoff Times. Online wire transfers must be approved by 10:00 AM Central Time for domestic wires.

6. BILL PAY

6.1. Bill Pay. Bill Pay allows you to schedule bill payments from your checking account via our Bill Pay service. You can arrange, at your option, for the payment of your current, future and recurring bills. The payments must not exceed your total daily dollar limit. Subject to our Approval, you may pay anyone in the United States through Bill Pay subject to our approval; however, we are not held liable for late, missing or otherwise lost payments. By furnishing us with the names of your payees and their addresses, you authorize us to follow the payment instructions. In some instances, Bill Pay may submit payments to the best-known payee address. When necessary, we reformat your payee account number to match the format required by your payee for electronic payment processing. You authorize us to make these reformat, as needed. Bill Pay is intended only for your use as a subscriber for such service. Any attempt to use Bill Pay to process payments for third parties is prohibited and grounds for termination of your Bill Pay service and your account(s). We send payment(s) to the payee(s) on your behalf from your checking account on the business day following the Payment Date (the date your payment begins processing).

If you schedule a bill payment through the Bill Pay service, and there are not sufficient funds in your checking account to cover the bill payment on the Payment Date, you agree we may take any of the following actions without prior notice to you:

- a) Pay the bill payment according to the terms of any overdraft protection you have with us;
- b) Pay the bill payment and create an overdraft to your account; or
- c) Decline the bill payment. If we decline a bill payment, the payment will be canceled.

If we pay the bill payment and it results in an overdraft of your account your account may be assessed a fee, which varies depending on the action taken and the terms your account. Funds for checking account funded bill payments (whether we make these payments electronically or by check) may be withdrawn for the payment on the next Business Day. If your account closes, all future scheduled payments associated with the account will be canceled.

6.2. Bill Pay Cutoff Time. Bill pay request cut-off time is 11:00AM Central Time on Business Day

6.3. No duty to monitor payments. We do not have any duty to monitor the payments that are made through the Bill Pay service. If you are a business and an authorized representative of yours uses your Bill Pay account to pay bills which are not yours, you assume the entire risk of loss and indemnify and hold us harmless from all loss, liability, claims, attorney fees, legal costs, demands, judgments and expenses arising out of or in any way connected with such use.

6.4. Changes to Bill Pay instructions. You have the right to cancel or change any scheduled bill payment. However, you must cancel a payment with advanced notice to us that allows us a reasonable amount of time to cancel or change the unprocessed scheduled bill payment by using the Bill Pay service. Payments that are in process cannot be cancelled or changed.

6.5. Scheduling payments. Payments made through the Bill Pay service require sufficient time for your payee to receive your payment and credit their account properly. We may deduct your payment(s) from your checking account on the Payment Date. To avoid incurring a finance or other charge imposed by your payee, you must schedule a payment sufficiently in advance of the payment due date. THERE MAY BE A DELAY BETWEEN THE PAYMENT DATE AND THE DATE THE PAYEE RECEIVES THAT PAYMENT. We are not liable for payments that do not arrive as expected for any reason, except in the case that we did not send the payment. The Payment Date should be at least five business days prior to the date the payment is due at the payee. For scheduling purposes, the first Business Day after your scheduled Payment Date should be counted as Day 1. You must time your payment using the due date of the payment and not the last day of any grace period established by the payee. Payments must be scheduled before 11:00AM Central Time on a Business Day.

6.5.1. Bill Pay Stop Payments. In the event that a bill pay is lost or otherwise not presentable for payment, you may contact us to place a bill pay stop payment. Payees may present payments to their financial institution before the stop

payment has been properly processed. Bill pay stop payments cannot be placed through Online Banking. Bill pay stop payments are not guaranteed. If we are successful in processing a stop payment request, allow up to seven business days for the funds to be credited to your account. The payment will only be stopped if all the information received by us matches that of the payment presented.

If your Bill Pay payment is sent by check and the check is not presented for payment within ninety days, we will place a stop payment on the check and credit the check amount to your Bill Pay account. In an effort to prevent sending duplicate payments, if you schedule more than one payment to the same payee, for the same amount on the same date, only one payment will be sent.

6.6. Our errors. If we do not properly make a bill payment in the correct amount, we will pay any late fees or finance charges that you reasonably incurred as a direct result as long as your account was in good standing with the payee prior to this incident. This shall be your sole and exclusive remedy on incorrect amount payments being attributable to our action/inaction. Except as stated in this Agreement, any stop payment provisions of the agreement otherwise governing your checking account also applies to the Bill Pay service. We are not responsible for any charges imposed or any other action taken by a payee resulting from a payment that you did not schedule properly, including any applicable finance charges and late fees. In addition, we are not liable if any third party through whom any bill payment is to be made fails to properly transmit the payment to the intended payee, such as postal delays or processing delays by a payee of an online bill payment. We are not liable if there are insufficient available funds or credit availability in your Bill Pay account; if a legal order directs us to prohibit withdrawals from the Bill Pay account; if the Bill Pay account is closed or frozen; or if any part of the electronic funds transfer system is not working properly. We are not liable for indirect, special, or consequential damages arising out of the use of the Bill Pay service.

6.7. Termination of Bill Pay service. If you have Bill Pay service and do not schedule or process a payment via the Bill Pay service for any 90-day period, we may terminate your Bill Pay service. You must have at least one checking account to use the Bill Pay service. If you close your checking account, you must designate a new checking account as a Bill Pay account within thirty days or we may terminate your Bill Pay service. If we terminate your Bill Pay service, your online bill payment information will be lost, and all pending payments will be canceled. If you decide to terminate the Bill Pay service, you must call us at 800-396-1024 during business hours. We automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we are notified that your Bill Pay service is terminated. Termination of the Bill Pay service does not automatically close your member accounts.

OPTIONAL SERVICES

7. ACH ORIGATION SERVICES

A. If this optional service is made available to you, you agree to the terms and conditions provided herein and you agree to initiate credit/debit Entries by means of the Automated Clearing House (ACH) Network pursuant to the terms of this Agreement and the rules of the National Automated Clearing House Association (NACHA) (the "NACHA Rules"), and we agree to act as an Originating Depository Financial Institution with respect to such Entries.

B. Unless otherwise defined above or herein, capitalized terms have the meanings provided in the NACHA Rules. The terms "Entry" and "Entries" have the meaning provided in the NACHA Rules and also means the data received from you hereunder from which we prepare Entries.

7.1. Transmittal of Entries. You transmit Cash Concentration or Disbursement (CCD) and Prearranged Payment & Deposit (PPD) credit/debit Entries through our online banking or other Electronic Banking Services platform and in compliance with all formatting, security and other requirements as are established and/or amended by us from time to time. You agree to select the appropriate standard code for each Entry. Cash Concentration or Disbursement (CCD) is a standard code for an ACH transaction sent to a company. Pre-arranged Payment & Deposit (PPD) is a standard code for

an ACH transaction sent to an individual. The ACH transaction approval cut-off is 10:00AM Central Time for same-day ACH transactions or 12:00PM Central Time for standard ACH transactions made one business day prior to the effective date. The total dollar amount of the transaction is debited from your MRB Member Business Account on the effective date of the Entry.

7.1.1. Funds Transfer Dollar Limits. A maximum daily funds transfer limit for ACH is established by us for you. This maximum limit is specified by us after we approve you for ACH Origination.

7.2. Security Procedure.

(a) You and we comply with the security procedure requirements provided in Section 2 herein. You acknowledge that the purpose of such security procedure is for verification of authenticity and not to detect an error in the transmission or content of an Entry. No security procedure for the detection of any such error is agreed upon between you and us.

(b) You are strictly responsible for establishing and maintaining the procedures to safeguard against unauthorized transmissions. You warrant that no individual is allowed to initiate transfers in the absence of proper supervision and safeguards and agree to take reasonable steps to maintain the confidentiality of the security procedures and any passwords, codes, security devices and related instructions provided by us in connection with the security procedures described in Section 2 of this Agreement. If you believe or suspect that any such information or instructions have been known or accessed by unauthorized persons, you agree to notify us immediately followed by written confirmation. The occurrence of unauthorized access does not affect any transfers made in good faith by us prior to receipt of such notification and within a reasonable time period for prevention of unauthorized transfers.

7.3. Compliance with Security Procedure. If you transmit an Entry or your member user ID is used to transmit an Entry, whether or not we complied with the security procedure in this Agreement, we accept the Entry (or a request for cancellation or amendment of an Entry) in good faith and deem it to be authorized by you. You must pay the amount of any Entry transmitted by you or using your member user ID.

7.4. Processing, Transmittal and Settlement.

(a) Except as provided in Section 7.7, On-Us Entries and Section 7.8, Rejection of Entries, we (i) process Entries received from you to conform with the file specifications set forth in the NACHA Rules, (ii) transmit such Entries as an Originating Depository Financial Institution to the ACH acting as an ACH Operator, and (iii) settle such Entries as provided in the NACHA Rules.

(b) We transmit such Entries to the ACH by the deadline of the ACH one Business Day prior to the Effective Entry Date shown in such Entries, provided (i) such Entries are received by our related cut-off time set forth in this Agreement in section 7.1., (ii) the Effective Entry Date is at least one Business Day after Entries are received. Entries are deemed received by us by electronic transmission when the transmission (and compliance with any related security procedure provided for herein) is completed as provided in this Agreement.

(c) If any of the requirements of clause (i), (ii) or (iii) of Section 7.4(b) are not met, we use reasonable efforts to transmit such Entries to the ACH by the next deposit deadline of the ACH following that specified in this Agreement which is a Business Day.

7.5. Reversals. Reversals are not allowed. If you contact us about an issue with your batch, we will attempt to correct the issue. If the batch was processed, you must contact the recipient to correct the problem.

7.6. EFTPS ACH Credit transmissions. Completion of the IRS Business Enrollment form 9779 and approval by the IRS must be completed prior to the first tax transmission date.

7.7. On-Us Entries. Except as provided in Section 7.8, Rejection of Entries, in the case of an Entry received for credit/debit to an account maintained with us (an "On-Us Entry"), we credit/debit the Receiver's account in the amount of such Entry on the Effective Entry Date contained in such Entry, provided the requirements set forth in clauses (i) and

(ii) of Section 7.4(b) are met. If either of those requirements is not met, we use reasonable efforts to credit/debit the Receiver's account in the amount of such Entry no later than the next Business Day following such Effective Entry Date.

7.8. Rejection of Entries. We may reject any Entry which does not comply with the requirements of Section 7.1, Transmittal of Entries, or Section 7.2, Security Procedure. We may reject any Entry if you have failed to comply with its account balance obligations under Section 7.11. We may reject any entry if you do not adhere to security procedures as described in Section 7.2 of this Agreement. We notify you by phone, electronic transmission, or in writing of such rejection no later than the Business Day such Entry would otherwise have been transmitted by us or, in the case of an On-Us entry, its Effective Entry Date. Notices of rejection are effective when given. We are not liable to you by reason of the rejection of any such Entry or the fact that such notice is not given at an earlier time than that provided for herein.

7.9. Cancellation or Amendment. You have no right to cancel or amend any Entry after it is received by us. However, if such request complies with the security procedures for the cancellation of a template or uploaded NACHA file, we use reasonable efforts to act on a request by you for cancellation of an Entry prior to transmitting it to the ACH or, in the case of an On-Us Entry, prior to crediting/debiting a Receiver's account, but have no liability if such cancellation is not effected. You agree to reimburse us for any expenses, losses or damages we may incur in effecting or attempting to affect your request for the reversal of an entry.

7.10. Notice of Returned Entries. We notify you by means we deem appropriate of the receipt of a returned Entry from the ACH no later than one Business Day after the Business Day of such receipt. Except for an Entry retransmitted by you in accordance with the requirements of Section 7.1, Transmittal of Entries, we have no obligation to retransmit a returned Entry to the ACH if we complied with the terms of this Agreement with respect to the original Entry.

7.11. The Account. At all times, you must maintain a balance of available funds in your account sufficient to cover its payment obligations under this Agreement. In the event there are not sufficient available funds in your account to cover your obligations under this Agreement, you agree that we may debit any account maintained by you with us or that we may set off against any amount you owe, in order to obtain payment of your obligations under this Agreement.

7.12. Company Representations and Agreements. With respect to each and every Entry initiated by you, you represent and warrant to us and agree that (a) each person shown as the Receiver on an Entry received by us from you has authorized the initiation of such Entry and the crediting/debiting of its account in the amount and on the Effective Entry Date shown on such Entry, (b) such authorization is operative at the time of transmittal or crediting/debiting by us as provided herein, (c) Entries transmitted to us by you are limited to those types of credit/debit Entries set forth in Section 7.1., Transmittal of Entries, (d) you perform your obligations under this Agreement in accordance with all applicable laws and regulations, including the sanctions administered by the Office of Foreign Asset Control (OFAC); www.treas.gov/offices/eotffc/ofac/index.html, and (e) you are bound by the NACHA Rules as in effect from time to time, including, without limitation, the provision making payment of an Entry by the Receiving Depository Financial Institution to the Receiver provisional until receipt by the Receiving Depository Financial Institution of final settlement for such Entry. You specifically acknowledge that you received notice of the NACHA Rule regarding provisional payment and of the fact that, if such settlement is not received, the Receiving Depository Financial Institution is entitled to a refund from the Receiver of the amount credited and you are not deemed to have paid the Receiver the amount of the Entry. You indemnify, defend, and hold us harmless from and against any loss, liability or expense (including attorneys' fees and expenses) resulting from or arising out of (i) any breach of any of the foregoing representations or agreements, or (ii) any action or omission of you, your agents, contractors or employees, including, without limitation, any action or omission of you which give rise to an indemnification obligation on the part of us, whether under the NACHA Rules or otherwise. Should the Receiver request a copy of the written authorization, you must remit this to us within five Business Days. We will then remit to the Receiver requesting the information.

7.13. Our Responsibilities and Limitations on Liability.

(a) In the performance of the services required by this Agreement, we are entitled to rely solely on the

information, representations, and warranties provided by you pursuant to this Agreement, and are not responsible for the accuracy or completeness thereof. We are responsible only for performing the services expressly provided for in this Agreement, and are liable only for our negligence or willful misconduct in performing those services. We are not responsible for your acts or omissions (including without limitation the amount, accuracy, timeliness of transmittal or authorization of any Entry received from you) or those of any other person, including without limitation any Financial Institution, Automated Clearing House or transmission or communications facility, any Receiver or Receiving Depository Financial Institution (including without limitation the return of an Entry by such Receiver or Receiving Depository Financial Institution), and no such person is deemed our agent. You agree to indemnify us against any loss, liability or expense (including attorneys' fees and expenses) resulting from or arising out of any claim of any person that we are responsible for any act or omission of you or any other person described in this Section 7.13(a).

(b) We are liable only for your actual damages; in no event are we liable for any consequential, special, incidental, punitive or indirect loss or damage which you may incur or suffer in connection with this Agreement, whether or not the likelihood of such damages was known or contemplated by us and regardless of the legal or equitable theory of liability which you may assert, including, without limitation, loss or damage from subsequent wrongful dishonor resulting from our acts or omissions pursuant to this Agreement.

(c) Without limiting the generality of the foregoing provisions, we are excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, emergency conditions or other circumstances beyond our control. In addition, we are excused from failing to transmit or delay in transmitting an Entry if such transmittal would result in our having exceeded any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve guidelines or in our reasonable judgment otherwise violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority.

(d) Subject to the foregoing limitations, our liability for loss of interest resulting from its error or delay is calculated by using a rate equal to the average Federal Funds rate at the Federal Reserve of New York for the period involved. At our option, payment of such interest may be made by crediting the Account resulting from or arising out of any claim of any person that we are responsible for any act or omission of you or any other person described in Section 7.14.

7.14. Inconsistency of Name and Account Number. You acknowledge and agree that, if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry transmitted by us to the Receiving Depository Financial Institution may be made by the Receiving Depository Financial Institution (or by us in the case of an On-Us Entry) on the basis of the account number supplied by you, even if it identifies a person different from the named Receiver, and that your obligation to pay the amount of the Entry to us is not excused in such circumstances.

7.15. Notifications of Change. We notify you of all Notifications of Change for ACH Entries.

7.16. Payment for Services. You agree to pay us the charges for the services provided in connection with this Agreement, as set forth in this Agreement. All fees and services are subject to change upon thirty calendar days prior written notice from us to you. Such charges do not include any fees or charges provided for in the membership agreement between you and us. Please review the MRB Accounts – Business Fee Schedule for applicable fees.

7.17. Exposure Limits. You agree to comply with any ACH Origination daily limits as set by us. Such limits may be modified from time to time by us at our sole discretion with notice to you.

7.18. Notices, Instructions, Etc.

(a) Except as otherwise expressly provided herein, we are not required to act upon any notice or instruction received from you or any other person, or to provide any notice or advice to you or any other person with respect to any matter.

(b) We are entitled to rely on any message received via any medium believed by us to be in good faith and deemed to be sent by an Authorized Representative/User.

7.19. Data Retention. You agree to retain data on file adequate to permit remaking of Entries for six months following the date of transmittal by us as provided herein, and provide such Data to us upon its request.

7.20. Audit. You agree that CU has the right to audit your compliance with this ACH Origination Agreement, applicable law, and the Rules. Upon reasonable notice to you, CU shall have the right to audit your ACH operations and to make on-site visits regard to all information deemed by CU to be necessary or pertinent to your use of ACH Services or compliance with this ACH Origination Agreement, applicable law, and the Rules. You agree to provide all information requested by CU in connection with this ACH Origination Agreement or the ACH Services within five (5) Banking Days of CU's request.

7.21. Evidence of Authorization. You agree to obtain all consents and authorizations required under the NACHA Rules and retain such consents and authorizations for two years after they expire.

7.22. Cooperation in Loss Recovery Efforts. In the event of any damages for which you or we may be liable to each other or to a third party pursuant to the services provided under this Agreement, we and you will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against a third party.

Credit Union 1

FACTS

WHAT DOES CREDIT UNION 1 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

When you are no longer our member, we continue to share your information as described in this notice.

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 Credit Union 1 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union 1 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call our Relationship Manager at 800.396.1024 or email us at cannabist@creditunion1.org or visit cu1.com

What We Do	
How does Credit Union 1 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 Credit Union 1 collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Allow us your government-issued photo ID • Make deposits or withdrawals from your account(s) <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Credit Union 1 has affiliates for our MRB Business accounts and provide only essential information to comply with the enhanced due diligence outlined by the Financial Crimes Enforcement Network.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Credit Union 1 does not share with our nonaffiliates, so they can market to you
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card processors, insurance companies, and investment services companies.

Other Important Information



Cannabis Banking - Fee Schedule

Welcome to Credit Union 1! As you become a member of CU1, we want to ensure you have a clear understanding of all changes that may impact you. You will now have access to a wider array of financial products and services as a CU1 member. There may be some instances where fees are assessed to certain types of accounts. We are committed to transparency about these potential fees, which is why we are providing the full Cannabis Fee Schedule below. If you have any questions about these fees and how they may impact you, our team is here to help. We look forward to being your partner and helping you reach your financial goals.

Cannabis Checking Accounts

Account Discriptions	Cannabis Direct	Cannabis Direct – PreOp	Cannabis Indirect	Cannabis Specialty ³
Membership Fee ¹	\$5.00	\$5.00	\$5.00	\$5.00
Application Fee ²	\$1,500.00	\$1,500.00	\$500.00	\$500.00
Monthly Account Fee	0.45% on all deposits (Cash, ACH, Wires, Checks, etc.) Minimum Fee = • \$500.00 Maximum Fee = • 1 - 3 Accounts \$3,000 • 4 - 6 Accounts \$5,500 • 7 - 9 Accounts \$7,500 • 10+ Accounts \$10,500	\$500.00	\$150.00	\$500.00
Inactive Checking Account Fee	\$500.00	\$500.00	\$150.00	\$500.00
Annual License Audit Fee	\$500/license per year	\$500/license per year	N/A	\$500/license per year, if applicable
Cash/Coin Order	\$5.00 per order	\$5.00 per order	\$5.00 per order	\$5.00 per order

1. The membership fee is returned to the member upon account closure.
2. Application fee is one time at account opening.
3. Cannabis Specialty Accounts are Secured Transport Licensed Accounts.

Cannabis Account Services

Cashier's Check **\$5.00/check**
(with CU1 Approval)

Stop Payment **\$32.00 per item or transaction**

Non-Sufficient Funds Fee **\$32.00 per item or transaction**

Non-Sufficient Funds includes: checks, ACH incoming and outgoing returns, and uncollected funds. We may charge a fee each time the item/transaction is presented. We may charge you more than one fee for any given item/transaction. Multiple attempts may be made to submit a returned item/transaction for payment and multiple fees may be charged as a result of a returned item/transaction and resubmission. When we charge the fee, the charge reduces the available balances in your account and may put your account into (or further into) overdraft.

Deposited Returned Unpaid **\$32.00 per item**

Incoming Collection **\$25.00 per check received from another financial institution**

Account Research/Account Balancing **\$25.00/half hour**
(half hour minimum)

Check Cashing **n/a**
Fee is waived for payroll checks drawn on CU1 for our Cannabis Program Members.

Business Checks **n/a**
See Deluxe Check Ordering form for details.

Copy of Member Check **\$5.00/check**

Check Image Fee **\$5.00/month**
(if included in paper statements)

Legal Processing **\$90.00/processing**
(Subpoenas, Levies, Garnishments, Liens, etc.)

Unclaimed Shares **Up to \$50.00***
*Subject to applicable law.

Notary Services **Free**

Automatic Overdraft Transfer from Savings Fee **\$5.00/transfer**

Sweep Account Service Fee **\$50.00 per month**

Statement Reprint **\$15.00 per statement**

Return Statement Investigation Fee **\$25.00**

Non-Compliance Fee **\$250.00 per month**

The Non-Compliance fee will apply when the account owner and/or it's account signer(s) as defined in the MRB Business Membership and Account Agreement ("Agreement") do not comply with the terms of the Agreement.

Coin/Cash Courier Services **n/a**

Serviced and invoiced through an approved CU1 Cash Transport provider.

Outgoing Wire Fee **\$30.00 per wire**

Incoming Wire Fee **\$10.00 per wire**

Paper Statement Fee **\$10.00/month**

*E-statements are complimentary.

Accel Network Fee **Waived**

Accel is a third-party service provider CU1 works with to provide debit cards for safe and secure purchases. This fee is waived for LLFCU members and is otherwise \$500/month.

Credit Union 1

Cannabis Accounts – Business Rate Sheet

Last Dividend Declaration Date | October 30, 2024

Cannabis Checking Accounts

Dividends calculated using Average Daily Balance

Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY ¹	APR
Cannabis Direct Checking	\$0	Does not earn dividends	n/a	n/a
Cannabis Direct - PreOp Checking	\$0	Does not earn dividends	n/a	n/a
Cannabis Indirect Checking	\$0	Does not earn dividends	n/a	n/a
Cannabis Specialty Checking	\$0	Does not earn dividends	n/a	n/a

Cannabis Savings Account

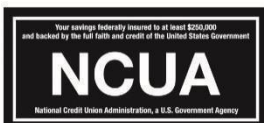
Dividends calculated using Daily Balance

Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY ¹	APR
Cannabis Primary Savings	\$5	\$5	0.01%	0.010%
Cannabis Additional Savings	\$0	\$0.01	0.01%	0.010%
Cannabis Escrow	\$50,000	Does not earn dividends	n/a	n/a

Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound monthly. ¹APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened.

10.09.2024U11.01.23

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.



For additional information, visit us online at creditunion1.org or call our Cannabis Banking Team at 800.396.1024