Welcome to Gesa Credit Union

Inspirus and Gesa Credit Union Merger Guide
We’re (almost) together, at last!

Since announcing our merger on August 1, 2019, Inspirus and Gesa have been working behind the scenes to bring members the “best of the best” of both credit unions. As we round the stretch into the last months of 2020, we are delighted that we’re on track to fully consolidate our products and systems on November 2, 2020.

That means you’ll be able to take advantage of new products we know you’ve been eager to try like more CD terms, IRA choices, investment options, mortgage lending, commercial loans, business accounts, and full membership perks at any Gesa branch – just to name a few.

You’ll have more opportunities to support local schools or local heroes like teachers and first responders through your product choices (like debit cards that raise funds for the group or school you select). Also, our national award-winning High School Credit Union program will expand into Western Washington, meaning a student-run branch, exclusively for school faculty and students, may be coming to a campus near you.

First, there are a few important changes we’ll need your help with and they’re shown in this personalized guide. Before we can truly become one, we’ll need to make our account numbers uniform and that means issuing you a new account number. Rest assured, direct deposits and automated payments will continue uninterrupted with no action needed from you, and your credit cards are unchanged (more about that beginning on page 5). You will receive new ATM and debit cards, and you’ll use a new and improved version of Digital Banking and Mobile Banking. For now, they’ll show the Gesa name, but we’re exploring the possibility of a new brand to launch in 2021 that reflects the values, aspirations, unity, and bright future of our combined cooperative going forward.

Be sure to check out “What Has Changed” on page 5 and your “Customized Reference Guide” for any steps you may need to take. Our friendly and knowledgeable Member Contact Center representatives are eager to help if you have any questions along the way.

While we’re working hard to make this transition as seamless as possible, we know that changes can be inconvenient. We appreciate your assistance and patience as we work to bring you access to the newest technology and a full range of financial products and services. In the end, our goal is to surpass your expectations at every turn.

Welcome to Gesa Credit Union.

Don Miller
President & CEO
# TABLE OF CONTENTS

**WHAT HAS CHANGED**

A Brief Introduction to the Changes Ahead ........................................ 5

Online Banking

Overview .................................................................................................... 7
Actions to Take *Before* November 2nd ................................................ 7
Bill Pay Users .............................................................................................. 7
Recurring External Transfer Users ......................................................... 7
Actions to Take *Beginning* November 2nd ......................................... 8
Signing In for the First Time................................................................. 8
eStatements .............................................................................................. 8
Payments ................................................................................................... 8
Transfers ...................................................................................................... 8
Get to know Xpress Digital Banking ..................................................... 9

Mobile Banking

Download and Sign In ......................................................................... 10
Features ................................................................................................... 10

Telephone Banking

Set-up/Overview.................................................................................... 11

Video Banking

Overview/ Instructions........................................................................ 11
FAQ .......................................................................................................... 12

YOUR ACCOUNTS

Direct Deposits ....................................................................................... 14
Routing Number ....................................................................................... 14
Automated Clearing House Payments ............................................... 14
Recurring Payments from your Credit Card ..................................... 14
Recurring Payments from your Debit Card ........................................ 14

Checking Accounts

Account Numbers ................................................................................... 15
Checks .................................................................................................... 15
Debit Cards .............................................................................................. 15
Automated Payments from your Checking Account ....................... 15
Automated Payments from your Debit Card .................................... 15
Account Name ......................................................................................... 15
Automatic Savings Transfers for Over drafts .................................. 16

Savings Accounts

Account Numbers ................................................................................... 17
ATM Cards .............................................................................................. 17
Account Name ......................................................................................... 17

Money Markets

Your Existing Money Market Account(s) ............................................ 18

Certificates

Your Existing Certificate Account(s).................................................. 18

IRA

Your Individual Retirement Account(s) ............................................. 19

Auto, RV, and Other Loans

Your Existing Vehicle and Other Loan(s) ......................................... 20

Home Equity Loans

Your Existing Home Equity Loan(s) .................................................... 21

Credit Cards

Your Existing Inspirus Credit Card(s) ................................................ 21

Contact Us

Online Live Chat .................................................................................... 22
Contact Center ....................................................................................... 22
Video Banking ......................................................................................... 22
Xpress Digital Banking (secured email) .............................................. 22
WHAT HAS CHANGED
As we prepare to fully merge the strengths of our two credit unions, keeping account transitions as seamless as possible is a top priority. For the majority of members, the biggest change will be new account numbers and debit cards (which you’ll want to activate immediately and begin using November 2, 2020).

Some account names and a handful of account features will be different. More on those changes in the pages to follow.

You’ll also notice a lot of things will stay the same. For example, you can still manage your money face-to-face or with services like direct deposit, automated payments, video banking, phone, and ATM. And for almost any accounts you choose, there’s still no monthly fee, regardless of your balance.
A Better Online Banking Experience Awaits
Soon, you can take advantage of all our expanded services, including improved digital banking!

Beginning on November 2, 2020, your online experience will shift to Gesa Xpress Digital Banking. For a sneak peek at the new system, visit inspirusCU.org’s merger landing page and click the link “Xpress Digital Banking Video Tutorial.” Much of your Digital Banking data from Inspirus will transfer automatically when you set up your login credentials in Xpress Digital Banking. Some data, including account nicknames you set up on Inspirus Digital Banking, will need to be re-established. Here are some tips and tricks to help you get started.

You’ll find continually updated information on these and all the topics contained in this booklet at gesa.com

**Before November 2, 2020:**

**Bill Pay Users.** The bills you pay using Bill Pay in Inspirus Digital Banking will appear automatically in the new system – there’s nothing you need to do, even if you have recurring payments set up.

If it would give you added peace of mind, make a note of your current payees, so you can double-check that they appear in the new system beginning November 2, 2020.

**Recurring External Transfer Users.** If you make recurring transfers directly from your Inspirus accounts (whether to a business or another financial institution) that you don’t do with the Bill Pay tool, you’ll need to re-establish the transfers in Gesa’s Xpress Digital Banking. (The names of the transfer recipients will carry over, but no details of the transfer. The names will appear in the Transfers section of Gesa’s Xpress Digital Banking.)

**Here’s an easy trick to help:** Sign up now for Bill Pay in Inspirus Digital Banking if you don’t already have it. That way, when it’s time to re-establish your recurring external transfers in Gesa’s Xpress Digital Banking, they’ll already show up under Transfers. You’ll be halfway finished with setup before you even start!

Signing up for Bill Pay in the Inspirus system is quick. All you need is a Checking account. You don’t need to enter any payees or use the service. Just accept the terms. That’s it!

Be sure to make a note of your transfer recipients and recurring transfers so you can double-check that the transfer recipient names are listed when you go in to Xpress Digital Banking to re-establish your transfers.
**Beginning November 2, 2020:**

*Sign in to Xpress Digital Banking for the first time on gesa.com.* Look for the Xpress Login/Enroll link in the upper right corner of the home page. When you click it, you’ll see this easy shortcut created just for Inspirus members:

It will take you to the Forgot Password screen, where you'll provide the requested information to access the system. For user name, enter your current Inspirus Digital Banking user name. (If you’re one of a handful of members whose Inspirus user name conflicts with an existing Gesa user name, we'll reach out to you directly about next steps.)

Once you're in, you can accept Gesa disclosures and create your settings so you can rest easy knowing your financial data is protected by the industry's gold-standard security.

**eStatements.** Once you’ve signed in to Xpress Digital Banking for the first time, you may need to re-accept the eStatement terms to continue receiving eStatements. (And if you currently use paper statements but would like to switch to eStatements, signing up is easy!)

**Payments.** If you use Bill Pay with Inspirus, all your payees will show up in Xpress Digital Banking automatically – there’s nothing you need to do.

After your initial sign in to Xpress Digital Banking, please visit the Payments tab to verify that all your payees appear correctly.

**Scheduled Transfers between your Former Inspirus Accounts.** For most accounts, your scheduled transfers will continue as usual (for example, automatic transfers from your ADDvantage checking to an Inspirus auto loan). For now, scheduled transfers to Inspirus loans won’t appear in Xpress Digital Banking (even though they’re still occurring), but we’re working on updating the system so they will be visible in the future.

If you have a scheduled payment to your credit card account, you’ll need to re-establish the transfer in Xpress Digital Banking under the Transfers tab.
Recurring External Transfers. If you make recurring transfers directly from your Inspirus accounts (whether to a business or another financial institution) that you don’t do with the Bill Pay tool, you’ll need to re-establish the transfers under the Transfers tab in Gesa’s Xpress Digital Banking.

If you sign up for Bill Pay in Inspirus Digital Banking before November 2, 2020, the names of your transfer recipients should show up automatically, making it easier for you to re-establish the transfers.

Get to Know Xpress Digital Banking

Xpress Digital Banking puts your accounts at your fingertips anytime, anywhere.

If you used Inspirus Digital Banking, you’ll notice cosmetic differences between it and Xpress Digital Banking. However, you’ll find the features are very similar and often, even easier to use. For example, you can make credit card payments directly from the site. Also, it’s organized more intuitively. If you want to set up recurring payments directly from your account, for example, you’ll find that section right where you’d expect – under the Payments tab. Need to stop payment on a check? Find that under the Accounts tab.

The best way to learn about the new tool is to take the video tour. Visit inspirusCU.org’s merger landing page and click the link to our “Xpress Digital Banking Video Tutorial.”

Here are some get-acquainted highlights:

Dashboard. This is your jumping-in point for Xpress Digital Banking. See a snapshot of all your accounts and get one-click access to the features you use often, like Quick Transfers and Quick Pay for paying bills.

Accounts. Check account activity, stop payments, view eStatements, and download account activity to your financial software (like Quicken). You’ll also find free budgeting tools to help you chart your financial activity and move toward your financial goals.

Payments. This is your go-to tab for any payment – recurring, variable, or one-time – that you’d like to make to a business, utility, or service provider. If you used Bill Pay with Inspirus, you’ll notice Payments looks a bit different, but all your current payees and scheduled payments will be automatically uploaded for you. Payments in Xpress Digital Banking works much the same as the system you’re used to, with the addition of being able to send money to individuals (see more below).

Transfers. Move money between your financial accounts, whether they’re with us or with other banks or lenders you use. For example, if you’d like to make an extra payment on the car loan account you have with us, you could do it within Transfers.

To send up to $1,000 daily to an individual, visit the “Send Money to Someone” tab under Transfers. All you need to know is their mobile number or email address, making it the perfect way to send money to your college student, daycare provider, or virtually anyone. The recipient will receive a text or email from Gesa with a link to help them receive their funds. The recipient would then choose to instantly load the cash transfer to a select debit card or have it deposited to their checking account (at a U.S. based institution).
**Credit cards.** Manage your cards right from Xpress Digital Banking – no need to click through to another provider. See recent activity, search for recent transactions, and make payments using one of your accounts with us or an account from another financial institution. You can even transfer your balance from another credit card to your Visa card with us.

**eStatements.** Reduce paper clutter and have peace of mind knowing you can view your account statements anywhere, anytime. If you haven’t yet signed up for eStatements with Inspirus, why not give them a try? You’ll receive an email letting you know each time a new statement is ready for review, and you’ll automatically start building an archive of past statements you can view anytime. When you use eStatements for one account, you’ll automatically receive them for all of your accounts with us.

**Alerts.** Set up alerts so you’ll know when checks clear, your balance changes, your loan payments are due, and more.

**Messages.** Watch the envelope icon at the top of the dashboard to see if a secure message is available for view. You also can communicate with us securely by selecting a message category and typing your message.

**Settings.** Look for the gear icon to customize your experience in Xpress Digital Banking and hide widgets if you choose.

**More.** Customize a theme or picture for your Xpress Digital Banking experience and update your contact and security information.

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**Mobile Banking**

Mobile Banking puts your accounts at your fingertips anytime, anywhere.

Download our mobile app and start banking anywhere. It’s like your own personal branch in the palm of your hand with:

- **All the features you would expect.** Check account balances, move money between accounts, receive email and text alerts, and more!
- **Mobile deposit.** Tap the app, snap a photo of the front and back of your endorsed check, and deposit wherever you are, 24/7!
- **Find ATMs.** Locate free and surcharge-free ATMs worldwide.
**Xpress Telephone Banking**

Yet another choice to connect you with your money, 24/7.

To set up telephone banking call **888.946.4372**. You will need your account number and last four digits of your SSN.

**With Xpress Telephone Banking you can:**

- Get balances on your savings, checking, and certificate accounts (your Xpress Telephone Banking balance does not include amounts available through Courtesy Pay).
- Verify dates and amounts of direct deposits and/or payroll deductions.
- Find out which checks have cleared, for what amount, and the date of the transaction.
- Transfer funds between your accounts or others you have access to.
- Make a loan payment, hear your loan balance, or check your payment due date.

**Xpress Video Banking**

Bank face-to-face anyplace with your mobile device or computer!

With Xpress Video Banking, you can check balance information, make transactions and loan payments, order checks, update personal information (like address, phone, or email), find ATMs, get help with questions about debit and credit cards or online banking, set up Skip-a-Pay, or schedule a branch appointment or call-back. Xpress Video Banking is available weekdays, 9:00 a.m. to 5:00 p.m.

Visit gesa.com's Xpress Video Banking page or download the free Xpress Video Banking app from the Apple App Store or Google Play. Check out these FAQs for a quick start:

1. **How do I use my computer for Xpress Video Banking?**

   - Start by clicking “Connect with a Representative.”
   - Enter your name and email address, check “Agree,” and click “Next.”
   - Make sure your camera and audio are working correctly.
How do I use my mobile device for Xpress Video Banking?

- Download the Xpress Video Banking app from the Apple App Store or Google Play and launch it on your mobile device.
- Select “Video Call,” enter your name and email address, and check the “Agree” box. Then, choose “Select team to video call.”
- When an Xpress Video Banking Representative is available, tap “Start Video Call” to begin.
- Once your camera and audio are working, you will be connected with an Xpress Video Banking Representative.

Is Xpress Video Banking secure?
Yes, Xpress Video Banking is secure. We take all precautions to ensure our callers’ identity and financial information is safe, including using a member authentication process.

What web browsers can I use?
Google Chrome, MS Edge, Safari (limited capability), or Firefox (limited capability).

Do I need to enable pop-ups?
Yes, you will need to enable pop-ups for Xpress Video Banking to work.

What if I don’t have a camera or audio on my computer?
To use Xpress Video Banking you must have a camera and audio. (If you have a smartphone, consider using our mobile app, instead!)

What if I already created an account? Will I have to re-register?
No, your mobile app profile will be transferred over automatically.
YOUR ACCOUNTS
Direct Deposit and Automated Payments

Here’s what you need to know about direct deposits and automated payments after November 2, 2020:

**Direct Deposit.** Your direct deposits will continue uninterrupted when we merge computer systems. There’s nothing you need to do, and no one you need to notify. Your paycheck will be deposited to your account the same as usual.

If you plan to set up a NEW direct deposit after November 2, 2020, use your new Gesa account number and Gesa’s routing number: 325181248.

**Automated Clearing House (ACH) Payments.** These automated payments come directly from your checking or savings accounts. When you set them up, you would have given your actual account number (not the number on your debit card). Current automated payments coming directly from your checking or savings accounts will occur as usual.

If you plan to start a NEW automated payment after November 2, 2020, use your new Gesa account number and Gesa’s routing number: 325181248

**Recurring Payments from Your Credit Card.** The number on your credit card will remain the same. Automatic payments set up with your Inspirus credit cards will occur as usual. There’s nothing you need to do.

**Recurring Payments from Your Debit Card.** The number on your debit card will change. You’ll receive your new card(s) in the mail, and you may activate them as soon as you receive them; however, the new cards won’t be available for use until November 2, 2020. Until then, please continue to use your Inspirus debit cards. Your old cards will be automatically deactivated November 2, 2020. For your security, we recommend you destroy them after that date.

If you’ve set up automated payments or online shopping accounts with your Inspirus debit card number (not your checking or savings account number), you’ll need to update them with your new debit card numbers.

*Helpful hint: To avoid confusion and denied payments, please don’t share the new card numbers with payees until November 2, 2020, when the cards become active.*

If you forget to update your debit card number and your recurring payments can’t go through, you’ll likely get a notice from the payee (similar to what you may have experienced in the past if you’ve ever had a card reissued) saying that the payment was declined. If that happens, just provide the payee with your new card information as soon as possible.
Checking Accounts

Your checking account is changing November 2, 2020, but not our commitment to putting you first and giving you value that you just can’t find with a bank. Here’s what to know:

**Account Numbers.** Your checking account will have a new number, which you’ll receive in the mail. The new number becomes effective November 2, 2020.

*Why the change?* Inspirus had account numbers dating back to the 1950s – some with only four digits! To open the door to all that Gesa has to offer, you need a modern, uniform account number that’s compatible with Gesa’s computer systems.

**Checks.** The checks you have now will continue to work as usual until they run out. When they do, you can order new checks that show your new account number and Gesa’s routing number: 325181248.

All Gesa checks (including for ADDvantage accounts) require a modest printing fee, which will be deducted automatically from your account when you reorder.

**Debit Cards.** Watch your mail for new cards with new numbers. You can activate them as soon as you receive them, but they won’t work for transactions until November 2, 2020. You will need to set up your new PIN.

Continue using your Inspirus debit cards until November 2, 2020, when they will become inactive. For security, we recommend you destroy your old debit cards after that date.

After November 2, 2020, Verified by Visa (an online shopping identity verification tool) will no longer be available. However, you can download the Xpress Card Controls app (for iPhone and Android), which gives you even greater control over how your card is used. For example, with a tap, you can turn your credit and debit cards on or off (great if you’ve lost your card) and get alerts when the card is used in a way you select, for example, for online shopping, at an ATM, in a foreign country, or for purchases over a dollar amount you specify. Learn more at gesa.com/resources/electronic-services.

**Automated Payments from your Checking Account.** Existing automated payments directly from your checking account will continue to work as usual.

To set up new automated payments after November 2, 2020, use your new account number and Gesa’s routing number, which is 325181248.

**Automated Payments from your Debit Card.** Existing automated payments tied to your debit card will need to be re-established using your new card number. We recommend you wait to notify payees until November 2, 2020, since the new number and card won’t work for transactions until then.

**Account Name.** Your checking account may have a new name beginning November 2, 2020. We’re retaining our dividend-earning ADDvantage Checking account and converting several of our former checking accounts to it. Specialty accounts like ADDvantage Checking will be limited to one per member, so if you had more than one ADDvantage Checking account as an Inspirus member, the additional account(s) will convert to Gesa’s Classic Checking.
You’re welcome to change your checking account to any account Gesa offers after November 2nd. See page 38 for more details about all available checking accounts.

<table>
<thead>
<tr>
<th>If you had this account at Inspirus</th>
<th>You’ll have this account at Gesa</th>
<th>Good to know</th>
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<tbody>
<tr>
<td>ADDvantage Checking* (or Handy, E-ADDvantage or Emeritus Checking)</td>
<td>ADDvantage Checking or Classic Checking</td>
<td>ADDvantage benefits apply to your first checking account. If you had more than one ADDvantage Checking account at Inspirus, the other(s) will convert to Gesa Classic Checking. Classic Checking has no monthly fees. It does not pay dividends. <strong>Please see page 56 for more account details.</strong></td>
</tr>
<tr>
<td>Regular Checking</td>
<td>Classic Checking</td>
<td>Classic Checking has no monthly fees. It does not pay dividends.</td>
</tr>
<tr>
<td>Elements Checking</td>
<td>Student Checking</td>
<td>Student Checking is available for members ages 14 through 18. Student Checking pays dividends and has no monthly fees.</td>
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</tbody>
</table>

*Members are limited to one specialty checking account (ADDvantage Checking, Handy Checking, E-ADDvantage Checking, Emeritus Checking). Please refer to the enclosed Truth in Savings, Notice of Change for Deposit Accounts and rate sheet for more information. A rate sheet is enclosed with September 2020 rates. Please go online or call the credit union for current rates.

**Automatic Savings Transfers for Overdrafts.** If you accidentally overdraw your checking account, Gesa automatically will transfer that amount (if available) from your savings account for a small fee, up to six times per month.

You also can choose from two optional overdraft protection plans, which can cover overdrafts independent of your savings account. Fees, limits, and restrictions apply. See page 39 for details.
Savings Accounts

Your savings with Gesa earn some of the best dividends available and continue to be protected by the NCUA. As with your checking account, you’ll notice some important changes to your savings account beginning November 2, 2020:

Account Numbers. Your savings account will have a new number, which you’ll receive in the mail. The new number becomes effective November 2, 2020.

Why the change? Inspirus had account numbers dating back to the 1950s – some with only four digits! To open the door to all that Gesa has to offer, you need a modern, uniform account number that’s compatible with Gesa’s computer systems.

ATM Cards. Watch your mail for new ATM cards with new numbers. You can activate them as soon as you receive them, but they won’t work for transactions until November 2, 2020. You will need to set up your new PIN.

Continue using your old Inspirus ATM cards until November 2, 2020, when they will become inactive. For security, we recommend you destroy your old ATM cards after that date.

NOTE: Beginning November 2, 2020, ATM cards no longer will work at checkout counters for point-of-sale transactions. If you’d like to continue paying for purchases with a card, we encourage you to apply for a Gesa checking account, which comes with a free debit card. It works for both ATM transactions and point-of-sale purchases and has the added advantage of an anti-fraud security chip and the protection of Visa’s Zero Liability Policy.

Account Name. Your savings account may have a new name beginning November 2, 2020. We’re retaining our ADDvantage Savings account and converting several of our former savings accounts to it. Specialty accounts like ADDvantage Savings will be limited to one per member, so if you had more than one ADDvantage Savings account as an Inspirus member, the additional account(s) will convert to a Gesa Primary Savings account. See page 37 for more details about all available savings accounts.

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<tr>
<th>If you had this account at Inspirus</th>
<th>You’ll have this account at Gesa</th>
<th>Good to know</th>
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<tbody>
<tr>
<td>ADDvantage Savings</td>
<td>ADDvantage Savings or Primary Savings</td>
<td>One specialty account is available per member. If you had more than one ADDvantage Savings account at Inspirus, the other(s) will convert to a Gesa Primary Savings account. Please refer to page 56 for more information.</td>
</tr>
<tr>
<td>Emeritus, E-ADDvantage or Handy Savings</td>
<td>ADDvantage Savings or if you already have an ADDvantage Savings account, Primary Savings</td>
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<tr>
<th>If you had this account at Inspirus</th>
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<th>Good to know</th>
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<tbody>
<tr>
<td>Regular Savings</td>
<td>Primary Savings</td>
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</tr>
<tr>
<td>eVisions Savings</td>
<td>ADDvantage Savings</td>
<td>For members ages 18 through 24</td>
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<tr>
<td>Elements Savings</td>
<td>Students Savings</td>
<td>For members ages 14 through 18</td>
</tr>
<tr>
<td>M3 Money Club</td>
<td>Explorer Savings</td>
<td>For members ages 0 through 13</td>
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Please refer to the enclosed Truth in Savings disclosure, Notice of Change for Deposit Accounts, and rate sheet for more information about these accounts. A rate sheet is enclosed with September 2020 rates. Please go online or call the credit union for current rates.

Money Market Accounts

The Money Market accounts you had with Inspirus will show your new account number. Otherwise, they remain unchanged – same rates, and same minimum balances to earn each dividend tier.

If you’re looking to accelerate your savings goals, Money Market accounts may be a good option for you. They earn more than a Savings account, but unlike a Certificate, give you the flexibility to make unlimited deposits and up to six remote transfers or withdrawals per month.

New rates are set on the first day of each month, and rates may change after the account is opened. You can get started with as little as $2,500 (the minimum to open and maintain an account). The higher your balance, the more you earn.

Federally insured by NCUA.

Certificate Accounts

The Certificate accounts you had with Inspirus will show your new account number. Otherwise, they remain unchanged – same rates, same terms, and same minimum deposits.

Eleven Certificate terms are available from three months to seven years, during which time, the money must remain on deposit to earn dividends. The rate you earn depends both on your minimum balance and the term you select. Tiers are available for minimum deposits of $500, $50,000, and $100,000.

Interest earned is credited monthly. Federally insured by NCUA.
Individual Retirement Accounts

The Individual Retirement Accounts (IRAs) you had with Inspirus will show your new account number. Also, dividends now will be paid monthly rather than quarterly. Otherwise, they remain unchanged – same rates and same minimum deposits required. Tax benefits, income limits, and withdrawal policies are the same, too, and depend on the type of account you selected.

When you receive your statement, you may notice a slightly different name on the account:

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<th>If you had this account at Inspirus</th>
<th>You’ll have this account at Gesa</th>
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<tbody>
<tr>
<td>Individual IRA, Traditional IRA, Spousal IRA, Rollover IRA, SEP IRA, Transfer IRA</td>
<td>IRA Savings</td>
</tr>
<tr>
<td>ROTH IRA</td>
<td>ROTH IRA</td>
</tr>
<tr>
<td>Roth Conversion IRA</td>
<td>Roth Conversion IRA</td>
</tr>
<tr>
<td>Education IRA</td>
<td>Education Savings Account</td>
</tr>
</tbody>
</table>

Please refer to the enclosed Truth in Savings disclosure, Notice of Change for Deposit Accounts, and rate sheet for more information about these accounts. A rate sheet is enclosed with September 2020 rates. Please go online or call the credit union for current rates.

If you’re interested in opening a new IRA, you can opt for either an IRA Savings account or an IRA Certificate (see Certificates on page 37 for available terms). With a Certificate, the higher your minimum deposit and the longer the term, the more you’ll earn.

Consult your financial advisor for help in determining the best IRA for you. Your choice will depend, in part, on whether you’re seeking potential tax relief now or you’re hoping to receive the most tax benefit when you retire.

IRAs have no annual, closing, or setup fees. Federally insured by NCUA.
Auto, RV, and Other Loans

The loans you have with Inspirus will reflect your new account number. Otherwise, they remain unchanged – same rates, same terms, and same repayment methods.

If you use automatic payments from an Inspirus account or another bank, they’ll continue uninterrupted on the same schedule they follow now. If you use online banking to make your payments, you’ll still have that option using Gesa’s Xpress Digital Banking. If you repay using payment coupons, new coupon books will be mailed to you in November. You can use your current payment coupons for payments prior to November 2, 2020.

You’ll notice a slight change in the name of your loan, but the loan itself is unchanged and will continue to appear with its original open date on your credit report.

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<thead>
<tr>
<th>If you had this loan at Inspirus</th>
<th>You’ll have this loan at Gesa</th>
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</thead>
<tbody>
<tr>
<td>Overdraft Protection</td>
<td>Overdraft Line of Credit</td>
</tr>
<tr>
<td>New Auto</td>
<td>Auto New</td>
</tr>
<tr>
<td>Indirect New Auto</td>
<td>Indirect Auto New</td>
</tr>
<tr>
<td>Used Auto, Other Auto</td>
<td>Auto Used</td>
</tr>
<tr>
<td>Indirect Used Auto</td>
<td>Indirect Auto Used</td>
</tr>
<tr>
<td>Indirect Other Auto</td>
<td>Indirect Motorcycle/ATV Used</td>
</tr>
<tr>
<td>New Recreational Vehicle</td>
<td>RV/Motorhome New</td>
</tr>
<tr>
<td>Used Recreational Vehicle</td>
<td>RV/Motorhome Used</td>
</tr>
<tr>
<td>New Boat</td>
<td>Boat New</td>
</tr>
<tr>
<td>Used Boat</td>
<td>Boat Used</td>
</tr>
<tr>
<td>Motorcycle Loan, Personal Leisure Craft, Other Secured</td>
<td>Motorcycle/ATV/Other Used</td>
</tr>
<tr>
<td>Home Equity Line of Credit, Interest Only</td>
<td>Home Equity Line of Credit</td>
</tr>
<tr>
<td>Member First Loan, Getting Started Loan, Completion Loan</td>
<td>Personal Loan</td>
</tr>
<tr>
<td>Share Secured</td>
<td>Share Secured</td>
</tr>
</tbody>
</table>
Home Equity Loans

The home equity loan you had with Inspirus will show your new account number. Otherwise, it remains unchanged – same rates, same terms, and same repayment methods.

If you currently repay using automatic payments from your Inspirus account or another bank, please take a moment to be sure you’ve updated your Automated Clearing House (ACH) authorization form. (Over the summer, you should have received a letter to sign, date, and return to Inspirus.) While nothing about your loan has changed, the form is required by our payment processor.

By signing the letter, you ensure your automatic payments will continue uninterrupted. If you don’t know if you received it or have questions, please call us at 1.888.628.4010.

If you’re considering any type of home loan, we can help with a wide range of products from first mortgages and refines to home equity lines of credit. Our home-lending experts will partner with you to make sure you understand all your options and feel comfortable with your lending choices now and for years to come.

Credit Cards

The rates, terms, and repayment methods you had for your Inspirus credit cards aren’t changing as part of our consolidation process. Any automated payments set up on your credit cards will continue uninterrupted – no actions needed on your part.

As they did with Inspirus, the rates, terms, and conditions of your card may change periodically.

You also have additional card choices available to you (see page 35).

When accessing your credit card information online after November 2, 2020, you’ll notice it will be much easier in Gesa’s Xpress Digital Banking. For example, you’ll be able to pay your bill and get account history more directly. (You can use Xpress Digital Banking once you’ve enrolled using your new account number. Just follow the instructions starting on page 8 to sign up.)

After November 2, 2020, Verified by Visa (an online shopping identity verification tool) no longer will be available. However, you can download the Xpress Card Controls app (for iPhone and Android), which gives you even greater control over how your card is used. For example, with a tap, you can turn your credit and debit cards on or off (great if you’ve lost your card) and get alerts when the card is used in a way you select, for example, for online shopping, at an ATM, in a foreign country, or for purchases over a dollar amount you specify. Learn more at gesa.com/resources/electronic-services.
Contact Us  You have questions. We have answers!

Our friendly, knowledgeable Member Contact Center representatives are eager to help. Here’s how to reach us November 2, 2020:

**Online Live Chat.** Visit gesa.com and click “Live Chat” Monday through Friday from 8:30 a.m. to 6:00 p.m. and Saturday from 9:00 a.m. to 5:00 p.m. Pacific Time. (Online Live Chat is not accessible through inspirusCU.org.)

**Contact Center.** Rather talk than type? Call toll-free, 888.946.4372, 888.628.4010, or locally, 509.378.3100, from 7:00 a.m. to 7:00 p.m., Monday through Friday. You also can reach a representative Saturdays from 9:00 a.m. to 5:00 p.m. You can even call us 24 hours a day with limited service options.

**Video Banking.** Bank face-to-face anyplace with your mobile device or computer! Video Banking is available Monday through Friday, 9:00 a.m. to 5:00 p.m. Visit gesa.com and search for “Video Banking” to get started.

**Xpress Digital Banking.** Send us a secure email message anytime, anywhere, through the Secure Message Center. Just click the Mail icon (✉️) at the top of the page in Xpress Digital Banking.

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Services  Great un-branch and digital options

While our merger gives you more locations to do your banking in person, you have even more ways to manage your money without ever visiting a Gesa branch. You can take advantage of all of these options November 2, 2020.

**Online Banking.** Gesa is committed to giving you the industry’s best when it comes to banking online. See details beginning on page 9 about Xpress Digital Banking and the Xpress Mobile App.

**Shared Branching.** Have a favorite shared-branch credit union in your neighborhood? Keep using it! Your network of shared-branch options is unchanged.

**ATMs.** Take advantage of more than 30,000 ATMs nationwide and pay no ATM fees. While some ATMs have changed, you always can find your nearest free machine at gesa.com/about/location-hours. And for machines outside the network? You can get refunds of domestic ATM fees up to $4.99 per transaction when you qualify for Colossal Checking. (If you exceed four transactions in a month at a non-Gesa ATM, you will be charged $1 per transaction.)

**Xpress Person to Person (Xpress P2P).** Send money to family, friends, and small businesses within the United States instantly and securely using the Xpress Mobile App or your computer. All you need is their mobile phone number or email address. Use this free service for everything from splitting a dinner check to sending your college student emergency cash. Select “Send Money to Someone” in the Transfers widget to get started. See gesa.com/resources/electronic-services for details.
**Mobile Wallet.** Why carry a plastic card when you can pay with your phone? Gesa partners with Google Pay™, Apple Pay®, and Samsung Pay® for its Visa debit and credit cards. Just use the wallet app already installed on your phone. Not only is mobile wallet quick and easy to use, but it’s safe, sanitary, and 100% touchless – no terminals to tap or sign, no card to pass back and forth.

**Xpress Card Controls.** Manage your cards on the go with your iPhone® or Android® smartphone. You can receive alerts for transactions over a certain amount, international or foreign transactions, ATM withdrawals, and more. And if you see something suspicious (or simply misplace your card), you can turn off your card using the app, shutting down a card thief on the spot!

**Visa Fraud Alerts.** As an added layer of protection, you’re automatically enrolled in Visa Fraud Alerts when we have your cell phone number on file. If we detect suspicious activity, you’ll get a text asking you to verify the transaction.

**Notes**
ABOUT GESA
It’s not where you bank. It’s where you belong.

As a member-owned credit union, YOU are what we’re all about.

From modest beginnings in 1953, Gesa Credit Union, combined with Inspirus, has grown to be the second largest credit union in Washington, serving over 250,000 members around the world. Gesa has a rich history of providing financial services to Washington and our spirit still reflects the early-day Credit Union motto, “people helping people.”

With consumers embracing the value of banking with a not-for-profit cooperative and through our merger, Gesa has grown to 26 locations throughout the state but it will always be our members and the people in our communities who have made Gesa what it is today. We don’t take that loyalty for granted. Our members continually remind us, “It’s not where you bank. It’s where you belong.”
Gesa and Education
Gesa is committed to making a positive impact in the communities we serve. We work closely with local organizations that make a difference through projects that support education and health, as well as those whose missions aim to end hunger in our region. Giving back to our communities is just one way we follow the credit union motto of “people helping people.”

Affinity Debit Card Program

Gesa Credit Union offers our members a unique way to support students and positively impact our partner schools.

With our High School Affinity debit cards, members can select an exclusively designed debit card for their high school of choice at no charge. This card is linked to their checking account and can be used for their daily purchases, just like any other debit card. Not only is it a great way to show school pride, each time these cards are swiped, they are actually earning unlimited funds for the school district represented on the card!

With the help of our members, Gesa has awarded over $500,000 total to participating school districts. To learn more, visit gesa.com.
Local Heroes Affinity Card Program

With every swipe of your Local Heroes debit card, Gesa will make a donation to the Local Heroes Fund.

The money raised from the use of these cards will fund grants for teacher groups, first responders, and veteran organizations throughout the state of Washington.

Getting your card is as simple as asking an associate to upgrade your current card instantly. Any Gesa member with a checking account can switch their card for free and do not need to be affiliated with any of the groups these cards benefit.

Financial Education

At Gesa Credit Union, financial education is a cornerstone of our community outreach efforts, and we are committed to advancing financial literacy and professional development in communities we serve.

We strive to honor this commitment by supporting community organizations such as school districts, clubs, businesses, and other community organizations by providing innovative education opportunities, including in-person presentations, experiential learning programs, student-run high school credit unions, and more.

Our experiential learning programs offer a unique learning experience as they mirror real-life situations. Whether it’s providing students a glimpse of adulthood, empowering adults to achieve the retirement of their dreams, or assisting community members in gaining a better understanding of poverty, these sessions truly leave a lasting impact on participants. Visit gesa.com/financial-education for details.
High School Credit Union Program

Gesa proudly offers a national award-winning student-run High School Credit Union Program. Currently located in multiple schools across Washington, these student-run campus branches provide real-life financial industry experience to high school students while enabling the school’s student body to learn how to manage their money in a realistic credit union atmosphere.

Designed to complement the school’s curriculum, this innovative program provides valuable career readiness skills to student tellers, offers paid internships, and sets all students up for financial success as they enter adulthood.
So Much More for You to Explore
Better together is all about choice – and that’s what you’ll get with our expanded account, loan, and service options.

Beginning November 2, 2020, you’ll have access to everything our combined organization offers. As you’d expect, our services are available with no (or minimal) fees and safeguarded with the industry’s gold-standard privacy and security protection.

Take a few minutes to browse the next few pages. You’ll find options that meet you where you are now as well as choices that give you room to upsize or downsize in the future. Looking for basic, value-minded deposit accounts? Sure! Ready to explore your options with investments, home loans, or health savings accounts? You got it!

Your loan options are broader than ever before – more types of loans, more ways to tailor your loan, and greater convenience. Please visit gesa.com for current rates and specials.

Vehicle Loans

Save on whatever moves you – new or used cars, boats, RVs, ATVs, and more. You can apply at more than 100 participating Gesa to Go dealers across Washington (see gesa.com) or avoid the stress of deciding on the spot by getting preapproved funds online or by phone.

You can save 0.50% off your rate when you also have one of our checking accounts or Visa credit cards. Get an additional 0.25% discount when you have your payment automatically deducted from a checking or savings account.

New and Used Auto. Get low new-car rates for models up to three years old. If a used car (12 years old or newer) is more your style, take advantage of low rates with no minimum loan amount. And, if this is your first car purchase, congratulations! Our First Time Auto Buyer program gives you the best possible financing even if you haven’t yet established your credit history.
**Marine and RV.** Get new (rather than used) rates for boats and RVs up to four years old. Whether you buy new or used (up to 10 years old), you can borrow up to $100,000.

**Off-Road Motorcycles, Horse Trailers, Snowmobiles, and more.** If it has wheels or skis, we probably can finance it! New or used, you can finance 100% of the MSRP or retail book value. See gesa.com for “Other Collateral Loans.”

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**Home Equity Loans**

Your home could be a great source of cash for major purchases, education, uninsured medical expenses, or consolidating high-interest debts into a lower single monthly payment. You may even qualify for tax benefits (consult your financial advisor for details.) Tap up to 90% of your home’s appraised value.

Visit gesa.com’s automated Loan Consultant to take the guesswork out of choosing a product and rate. Or, talk with a loan representative in person, by phone, or online about these options:

- **Home Equity Line of Credit.** This flexible line of credit lets you tap the value of your home for almost any reason whenever you need it. Rates vary based on the market and your credit history, so payments can change over time.

- **Fixed-Term Home Equity Loans.** Depending on the size of your purchase, you can opt for a variety of terms.

- **Home Mortgage Loans.** Whether you’re a first-time buyer, refinancing, or searching for a second home or investment property, we can smooth the road to home-buying, starting with resources on gesa.com. Our automated Loan Consultant lets you try out options based on your income, budget, down payment (including $0-down choices and down-payment assistance), and plans for how long you’ll stay in the home.

- **Fixed-Rate Mortgages.** Good if you plan a long stay in the home, your income is stable, and you like the security of knowing your payments won’t change except for adjustments in property taxes or homeowners insurance.

- **Adjustable-Rate Mortgages.** Maximize your buying power and keep payments lower during the early years of your loan. Good if you don’t plan to stay in the home long or expect to pay it off in less than 10 years.

- **Jumbo Mortgages.** Put your dream home within reach with a larger loan.

- **FHA, VA, and Other Mortgages.** Let us know if you qualify to take advantage of these low down-payment options guaranteed by the federal government.
Personal Loans

Stay in charge of your finances with personal loan choices that fit your lifestyle:

**Personal Loans and Lines of Credit.** Choose a fixed term for a specific purpose (up to $30,000) or set up an ongoing source of cash (up to $15,000). Fixed terms receive a 0.25% discount for automatic payments from a checking or savings account.

**FastCash Plus.** Get $500 to $4,000 deposited to your checking account with approval in about one minute. An alternative to Payday Lending, FastCash is a solution for unexpected cash emergencies. Apply online or with the Xpress Digital Banking app on your smartphone.*

**Citizenship Loans.** The American Dream lives here! People moving to the United States are welcome to apply (no collateral, no credit required) for up to $1,000. Once granted, a $680 check will be made payable to the Department of Homeland Security to cover the citizenship application fee.*

**Debt Consolidation Loans.** Get the convenience of one lower monthly payment, made even better when you set up automated payments from your checking or savings. Choose a home-equity option or even refinance your car to use its equity.

**Share- or Certificate-Secured Loan.** Don’t dip into your savings to meet a cash crunch. Borrow at a low rate, no credit check required, using your savings or certificate as collateral.

*Some restrictions apply. Contact the credit union for details.

Student Loans

**Private Student Loans.** Invest in yourself or someone you love! Our private student loans can help you bridge the gap between financial aid, scholarships, and the total cost of an undergraduate education. You can set up your loan as a line of credit that you draw on or you can have funds sent directly to your school. Payment is deferred while you’re in school, and interest may be tax-deductible (consult your financial advisor for details). Some restrictions apply, and we urge you to explore all your financial aid options before considering private student loans.

Skip-A-Payment

In difficult financial times, you can find peace of mind in this program that lets you defer select loan payments without impacting your credit rating. Skip-A-Payment is available for auto, marine/RV, and credit cards for 30 days. Skipped payments are simply added to the end of your loan term, and interest continues to accrue during skipped months. Visit gesa.com for details and special circumstances relating to COVID-19 hardships.
More Credit Cards to Choose From
If you’re happy with the Inspirus credit card you’re using now, keep it! If you’d like to explore additional Visa card options, we’re delighted to bring you these new choices with no annual or balance-transfer fees:

**Diamond Cash Back Card**

This premium card gives you 1.50% cash-back rewards on all purchases, plus a couple of great welcome bonuses:

- **0% APR* introductory rate** for 6 months on purchases and 12 months for balance transfers (currently 10.24% – 18.24% variable APR* after intro period).
- **$100 cash-back bonus** when you make $1,000 in qualified purchases within the first 90 days of opening your account.
- **Peace-of-mind** travel, rental car, and extended warranty perks (and more), plus the convenience of Visa’s Signature concierge service when making travel and entertainment arrangements.

**Platinum Card**

Identical to the Inspirus Platinum card you may have now, this everyday low-interest card offers a 0% APR* introductory rate for six months on purchases and 12 months for balance transfers (currently 6.99% – 18.99% variable APR* after intro period). It also includes peace-of-mind benefits when you use it to pay for a rental car.

**Share-Secured Platinum Card**

This is the perfect card for anyone looking to establish and build good credit – whether you’re just starting out or starting over. It’s secured by the available funds in your savings account and offers the same benefits of a regular Platinum card – including the introductory rate and rental car benefits.

See gesa.com for current rates, terms, conditions, and exclusions for all cards you’re considering. And while you’re there, check your eligibility for credit card offers without impacting your credit score. Just click “Get Pre-qualified” for answers in as little as two minutes!

*APR= Annual Percentage Rate.
Savings and Checking are Just the Beginning
Whether you’re just getting started or you want to grow your portfolio, we have a savings solution to help you meet your financial goals. Deposits in savings, checking, certificate, and individual retirement accounts are guaranteed to $250,000 by the NCUA. Please visit gesa.com for current rates and specials.

**Savings**

**ADDvantage Savings.** Earn higher dividends when you use eStatements and direct deposit or automated payments. If you already have an ADDvantage Savings, it will remain unchanged. If you always meant to open an ADDvantage Savings and never got around to it, not to worry! It will continue to be available after the merger to all qualifying members.

**Primary Savings.** A safe haven to park cash, this account makes a great month-to-month buffer, emergency fund, or way to save for big-ticket purchases. You can also use it for automatic withdrawals and transfers.

**Money Market Savings.** Higher balances give you the option to earn higher interest with this account that allows up to six remote withdrawals/transfers per month.

**Health Savings Account.** A Health Savings Account (HSA) is a no-fee, tax-advantaged savings account that you can use to pay for a variety of qualified health expenses (like deductibles, copays, and other out-of-pocket costs) for you, your spouse, and your dependents. You’ll earn higher interest for higher balances, too. Perfect for people in high-deductible health plans. Be sure to consult your tax advisor before opening an HSA.

**Explorer Youth Savings.** Give young savers up to age 13 an added incentive to save with matching deposits (for the first $25), “Super Student” bonuses for bringing in a report card, and a higher APY* for the first $500 in their accounts.

**Student Savings.** Members ages 14 to 18 earn a higher APY* for the first $500 in their accounts.

**Savings for a Minor.** Save on behalf of a child who has limited access to the account until age 21. Known as a Uniform Transfer to Minors Act (UTMA) account, tax income is reported under the minor’s tax identification, and it may be set up as a savings, money market, or certificate account.

*APY= Annual Percentage Yield.

**Certificates**

**3- to 84-Month Certificates.** With as little as $500 to invest, you can earn higher interest rates for the term you choose. The more you invest, the higher your interest, with rate tiers at $500, $50,000, and $100,000 (penalties apply for early withdrawal). Certificates may be used to secure loans, too.
12- to 60-Month Bump Certificates. Don’t want to be locked into a rate? Bump Certificates give you the flexibility to increase your rate once during the term if rates increase. As with regular certificates, the more you invest, the higher your interest, with rate tiers at $500, $50,000, and $100,000 (penalties apply for early withdrawal).

Individual Retirement Accounts (IRAs)

IRA Savings. With as little as $100 to invest, you can begin building a secure retirement with either a Traditional or Roth IRA. Your tax advisor can help determine which is right for you. You get the peace of mind of a savings account with the benefit of higher interest, since the money is deposited until retirement (penalties apply for early withdrawal).

IRA Certificates and Bump Certificates. Build your retirement savings faster with an investment of $500 or more in a regular IRA Certificate, with terms of 12-84 months, or an IRA Bump Certificate, with terms of 12-60 months. The more you invest, the higher your interest, with rate tiers at $500, $50,000, and $100,000. Your tax advisor can help determine if a Traditional or Roth IRA is right for you (penalties apply for early withdrawal).

Checking

ADDvantage Checking. Pay no monthly fees and earn higher dividends when you use eStatements and direct deposit or automated payments. Inspirus’s popular ADDvantage Checking will continue to be available after the merger to all qualifying members, with a modest fee for check reorders.

Colossal Checking. Colossal Checking has no monthly fees, pays generous dividends, and refunds non-Gesa ATM and surcharge fees (up to $4.99 per transaction) when you use the Colossal package of services. You qualify if you use eStatements, direct deposit or automated ACH payments, and make 18 debit card transactions per month (some restrictions apply to transaction type).

Classic Checking. Pay no monthly service fees with this “basic” checking plan that’s anything but basic! Add Courtesy Pay peace of mind if you accidentally overdraw your checking account (we’ll cover overdrafts for a flat fee up to your limit), with no cost until you use it. You’ll also get free access to our debit card, eStatements, Xpress Digital Banking, Bill Payer, and more.

Student Checking. Students ages 14-18 can qualify for this dividend-earning, all-electronic account (debit card, ATM, and ACH transactions only). There’s no minimum balance required, and you get unlimited ATM transactions (including four free non-Gesa ATM transactions per month), plus free access to eStatements, Xpress Digital Banking, Bill Payer, and more.
**Overdraft Protection.** Don’t let a checking-account miscalculation ding your credit or cost you in returned check fees. We offer three ways to protect your good name from an unexpected situation that leaves you short on funds:

**Automatic Transfer from Savings.** If you have enough funds in your savings account, we’ll automatically transfer money to your checking account to cover an overdraft. You get up to six transfers a month with a small transfer fee. There’s no signup needed.

**Courtesy Pay.** Enroll in this free-until-you-use-it plan that advances cash (up to your limit) if you don’t have enough funds in your savings account to cover the overdraft. You’ll pay a per-use fee, and you have 20 days to repay the advance. It’s free and easy to sign up online or by phone.

**Personal Line of Credit.** Get easy access to additional funds with a preapproved line of credit tied to your checking account. Apply in person, online, or by phone. You’ll get competitive rates with an annual fee and per-use transfer fee.

*Please see disclosures beginning on the next page for these and all our products.*

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**Investments**

We’re here for you throughout all stages of your financial life.

We can connect you with Gesa Investment Services’ LPL Wealth Advisors to provide you with customized investment and retirement-planning advice, portfolio management, and access to insurance products including life insurance, annuities, and long-term care.

You also can create an online Guided Wealth Portfolio (GWP) that tailors investment advice to your goals (like saving for retirement or a major purchase) and personal risk preferences. You have the option to open an investment account online based on your proposed plan. Get started with as little as $5,000 to invest.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Gesa Credit Union and Gesa Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Gesa Investment Services and may also be employees of Gesa Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of Gesa Credit Union or Gesa Investment Services. Securities and insurance offered through LPL or its affiliates are not insured by NCUA or any other government agency, not credit-union guaranteed, not credit-union deposits of obligations, and may lose value.
Disclosures
**FACTS**

**WHAT DOES GESA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

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.

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 account balances
- credit history and credit scores
- income and transaction history

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

All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Gesa Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Gesa Credit Union Shares</th>
<th>Limit?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>such as to process your transactions, maintain your account(s),</td>
<td></td>
<td></td>
</tr>
<tr>
<td>respond to court orders and legal investigations, or to report to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit bureaus</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>to offer our products and services to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>information about your transactions and experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>information about your creditworthiness</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?** Call toll-free 888-946-4372
## What we do

| What we do |  
| --- | --- |
| **How does Gesa Credit Union protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| **How does Gesa Credit Union collect my personal information?** | We collect your personal information, for example, when you  
- open an account or pay your bills  
- use your credit or debit card or apply for financing  
- make deposits or withdrawals from your account  

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only  
- 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  

State law and individual companies may give you additional rights to limit sharing. |

## Definitions

| Definitions |  
| --- | --- |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- *Gesa Credit Union does not share with our affiliates.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- *Gesa Credit Union does not share with our nonaffiliates so they can market to you.* |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- *Our joint marketing partners include insurance companies.* |
FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Gesa Credit Union. 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. For deposits at staffed facilities and ATM’s that we own or operate, we have different deposit cutoff hours for different deposit locations. The earliest cutoff time that might apply for deposits at a staffed facility is 5:00 p.m. The earliest cutoff hour that might apply for deposits made at an ATM that we own or operate is 6:00 p.m. The cutoff time for deposits made at any one of our night depositories is 8:00 a.m. If you make a deposit before our cutoff hour 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 our cutoff hour or on a 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 immediately. 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:

- You 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 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 tenth business day after the day of your deposit.

6. DEPOSITS AT AUTOMATED TELLER MACHINES (ATMS) — We may delay the availability of funds from deposits made at ATMs as follows:

Proprietary ATMs — Funds from deposits (checks or drafts) made at an ATM that we own or operate will be available by the second business day after the date of your deposit. However, the first $500 of the deposit, as well as funds from checks drawn on the credit union (on-us checks) and deposited at an ATM located at one of our branch offices and funds from U.S. Treasury checks deposited to the account of the named payee, will be available on the first business day following the day we receive your deposit. All ATMs that we own or operate are identified as our machines.

Non-Proprietary ATMs — Funds from any deposits (cash or checks or drafts) made at an ATM that we do not own or operate may not be available until the fifth business day after the date of your deposit.

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.

(continued next page)
This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Gesa Credit Union (“Credit Union”). In this Agreement, the words “you,” “your,” and “yours” mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words “we,” “us,” and “our” mean the Credit Union. The word “account” means any one (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A “remittance transfer” is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union networks, and such other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member’s opt-in choice for overdraft protection and the Schedule of Fees and Charges.

At the present time, you may use your card to:
- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.

The following limitations on ATM Card transactions may apply:
- There is no limit on the number of cash withdrawals you may make in any one (1) day.
- You may withdraw up to a maximum of $1,000.00 in any one (1) day, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- We do not allow Point-of-Sale (POS) transactions on ATM Cards

- During the first 30 days of being issued an ATM Card, the following limits apply:
  - You may deposit up to a maximum of $100.00 per day.
  - The maximum withdrawal amount is limited to $100.00 per day
  - See Section 2 for transfer limitations that may apply.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

b. Gesa Debit Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For ATM and one-time debit card transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member’s opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in Credit Union’s ATMs, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa and non-Visa networks.

However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

At the present time, you may also use your card to:
- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
The following limitations on Gesa Debit Card transactions may apply:

- You may make up to twenty-five (25) Gesa Debit Card purchases per day.
- You may purchase up to a maximum of $10,000.00 per day.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of $1,000.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- Gesa Credit Union combines Point-of-Sale (POS) and purchases under the same limits shown above.
- See Section 2 for transfer limitations that may apply.

Additional limits may be temporarily imposed in the event of fraud or compromise.

**Card Information Updates and Authorizations.** If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authority allowing us to provide updated card information to a merchant, please contact us.

**c. Gesa Debit Card (HSA).** If you will be using your Visa® debit card to access a Health Savings Account (HSA), portions of this Agreement governed by Regulation E will not apply. A HSA account is defined by the IRS as a trust account, and therefore is not covered under Regulation E. But portions of this Agreement, such as Visa zero liability provisions for unauthorized use for example, do apply. Funds to cover your card purchases will be deducted from your checking account. You may use your card and personal identification number (PIN) in ATMs of the Credit Union networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa and non-Visa networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

At the present time, you may also use your card to:

- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.

**d. Xpress Telephone Banking.** If we approve Xpress Telephone Banking for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Xpress Telephone Banking to:
- Transfer funds from your savings, checking, money market, and Personal Line of Credit and Home Equity Line of Credit accounts.
- Obtain balance information for your savings, checking, loan, money market, certificate, and Personal Line of Credit and Home Equity Line of Credit accounts.
- Make loan payments from your savings and checking accounts.
- Access your Personal Line of Credit and Home Equity Line of Credit account.
- Determine if a particular item has cleared.
- Verify the last date and amount of your deposits.

Your accounts can be accessed under Xpress Telephone Banking via a touch-tone telephone only. Xpress Telephone Banking service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Xpress Telephone Banking transactions may apply:
- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

e. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings, checking and loan account.

- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and checking account. See Section 2 for transfer limitations that may apply to these transactions.

- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

f. **Electronic Check Conversion/Electronic Returned Check Fees.** If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

g. **Xpress Online/Xpress Mobile.** If Xpress Online/Xpress Mobile is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Xpress Online/ Xpress Mobile to:

- Transfer funds from your savings, checking, loan, money market, club, and Personal Line of Credit and Home Equity Line of Credit accounts.
- Obtain balance information for your savings, checking, loan, money market, club, certificate, and Personal Line of Credit and Home Equity Line of Credit accounts.
- Make loan payments from your savings, checking, money market, and Personal Line of Credit and Home Equity Line of Credit accounts.
- Access your Personal Line of Credit and Home Equity Line of Credit accounts.

Determine if a particular item has cleared.

Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.

Verify the last date and amount of your deposits.

Make bill payments to preauthorized creditors.

For Xpress Mobile you may make deposits using Remote Deposit Capture; see separate Digital Services Agreement or contact Gesa Credit Union for more details.

Your accounts can be accessed under Xpress Online via personal computer. Your accounts can be accessed under Xpress Mobile via mobile device or other approved access device(s). Xpress Online/Xpress Mobile will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.
The following limitations on Xpress Online transactions may apply:

**Outgoing External Transfer Limits:**
The following limits apply during the first 30 days after enrolling in Xpress Online:
- The maximum amount of any one (1) outgoing transfer is $500.00.
- There is a daily limit for all outgoing transfers of $500.00 per day.
- For all outgoing transfer transactions using Xpress Online within any consecutive 30 day period, there is a maximum limit of $1,500.00.

The following limits apply once you have been enrolled in Xpress Online longer than 30 days:
- The maximum amount of any one (1) outgoing transfer is $5,000.00.
- There is a daily limit for all outgoing transfers of $5,000.00 per day.
- For all outgoing transfer transactions using Xpress Online within any consecutive 30 day period, there is a maximum limit of $15,000.00.

**Incoming External Transfer Limits:**
The following limits apply during the first 30 days after enrolling in Xpress Online:
- The maximum amount of any one (1) incoming transfer is $1,000.00.
- There is a daily limit for all incoming transfers of $1,000.00 per day.
- For all incoming transfer transactions using Xpress Online within any consecutive 30 day period, there is a maximum limit of $1,000.00.

The following limits apply once you have been enrolled in Xpress Online longer than 30 days:
- The maximum amount of any one (1) incoming transfer is $10,000.00.
- There is a daily limit for all incoming transfers of $10,000.00 per day.
- For all incoming transfer transactions using Xpress Online within any consecutive 30 day period, there is a maximum limit of $10,000.00.

**Total for Outgoing & Incoming External Transfer Limits:**
The following limits apply during the first 30 days after enrolling in Xpress Online:
- The maximum amount of any one (1) outgoing and incoming transfer is $1,000.00.
- For all outgoing and incoming transfer transactions using Xpress Online within any consecutive 30 day period, there is a maximum limit of $1,000.00.

The following limits apply once you have been enrolled in Xpress Online longer than 30 days:
- The maximum amount of any one (1) outgoing and incoming transfer is $10,000.00.
- There is a daily limit for any one (1) outgoing and any one (1) incoming of $10,000.00 per day, with a maximum limit for all transfers of $30,000.00 within any consecutive 30 day period.

The following limitations on Xpress Mobile transactions may apply:

**Outgoing External Transfer Limits:**
- For limitations regarding Remote Deposit Capture, see separate Digital Services Agreement or contact Gesa Credit Union for more details.
- Refer to all Outgoing & Incoming External Transfer limits referenced above.
- See Section 2 for transfer limitations that may apply.

**h. Bill Payer.** You will be given the ability to set up merchants, institutions, or individuals you would like to pay. The Credit Union reserves the right to not allow the designation of a particular merchant or institution. We will not process any bill payment transfer if the required transaction information is incomplete.

For electronic payments we will withdraw the designated funds from your checking account for bill payment transfer by the designated cutoff time on the date you schedule for payment. For payees not set up to accept electronic payments, checks will be mailed to these payees which may take up to seven (7) to ten (10) business days for mail delivery. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limits apply during the first 30 days after enrolling in Bill Payer:
- The maximum amount of any one (1) payment using Bill Payer is $10,000.00.
- There is a daily limit for all payments using Bill Payer of $10,000.00 per day.
- For all Bill Payer transactions within any consecutive 30 day period, there is a maximum limit of $30,000.00.

The following limits apply once you have been enrolled in Bill Payer longer than 30 days:
- The maximum amount of any one (1) payment using Bill Payer is $25,000.00.
- There is a daily limit for all payments using Bill Payer of $25,000.00 per day.
- For all Bill Payer transactions within any consecutive 30 day period, there is a maximum limit of $75,000.00.

Please contact Gesa Credit Union if you would like to adjust your authorized limits.
i. Xpress Person to Person. Using a browser enabled device and your debit card, you may transfer funds from the associated account to another person using Gesa’s Xpress Person to Person service. You may also receive funds from another person who is using this service. A fee may be charged for this service and will be disclosed at the time of the transaction. You must maintain a valid Gesa account to use this service. If you close your account, your access to Xpress Person to Person will be terminated.

The following limits on Xpress Person to Person may apply:
- For any one (1) outgoing transfer the maximum limit is $1,000.00.
- For all outgoing transfers within any 24-hour period the limit is $1,000.00.
- For all outgoing transfers within any consecutive 7-day period, the maximum limit is $2,500.00.
- For all outgoing transfers within any consecutive 30-day period, the maximum limit is $5,000.00.
- More restrictive limits may be temporarily imposed for security purposes.

2. TRANSFER LIMITATIONS — For all Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. International Transaction Fee. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services which are listed in the Consumer Fee Schedule which has been provided to you. From time to time, the charges may be changed. We will notify you as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.
For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than $50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as $500.00.

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

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

(888) 946-4372 (lost/stolen) or write to:

Gesa Credit Union P.O. Box 500 Richland, WA 99352

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, HSA debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You may get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal. However, in accordance with federal law, we are not required to provide receipts for transfers of less than $15.00.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (888) 946-4372. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:
   - As necessary to complete transfers;
   - To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
   - To comply with government agency or court orders; or
   - If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:
   - If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
   - If you used your card or access code in an incorrect manner.
   - If the ATM where you are making the transfer does not have enough cash.
   - If the ATM was not working properly and you knew about the problem when you started the transaction.
   - If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
   - If the money in your account is subject to legal process or other claim.
   - If funds in your account are pledged as collateral or frozen because of a delinquent loan.
   - If the error was caused by a system of any participating ATM network.
   - If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
   - If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
   - If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
   - Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union’s records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your savings and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

(888) 946-4372 or write to:

Gesa Credit Union P.O. Box 500 Richland, WA 99352
- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

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

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Washington, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union Corporate Headquarters is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses 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 postjudgment collection actions.

15. SAFETY PRECAUTION — The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:
- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, contact the police as soon as possible.
TRUTH-IN-SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

The dividend rate, annual percentage yield, fees and terms applicable to each account are set forth in the Consumer Savings Rate Sheet and Consumer Account Service Fees provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

**RATE SCHEDULE**

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>Dividend Rate/Annual Percentage Yield (APY)</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method to Calculate Dividends</th>
<th>ACCOUNT LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classic Checking</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Account limitations apply.</td>
</tr>
<tr>
<td>Colossal Checking (See Section 2)</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$25.00 if opened online Waived if opened in person</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account limitations apply.</td>
</tr>
<tr>
<td>Student Checking</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account limitations apply.</td>
</tr>
<tr>
<td>ADDvantage Checking (See Section 3)</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account limitations apply.</td>
</tr>
<tr>
<td>Basic Savings</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Primary Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Membership Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Secondary Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Explorer Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Student Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>ADDvantage Savings (See Section 3)</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$100.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account limitations apply.</td>
</tr>
<tr>
<td>IRA Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$100.00</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Money Market Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
<td></td>
</tr>
</tbody>
</table>

Refer to separate Consumer Savings Rate Sheet

Account transfer and withdrawal limitations apply.
1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Colossal Checking, Student Checking, ADDVantage Checking, Primary Savings, Membership Savings, Secondary Savings, Explorer Savings, Student Savings, ADDVantage Savings, Health Savings Account, IRA Savings, and Money Market Savings accounts, the dividend rate and annual percentage yield may change monthly as determined by Credit Union management. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Colossal Checking, Explorer Savings, Student Savings, ADDVantage Savings, Student Checking, ADDVantage Checking, Health Savings, and Money Market Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the separate Consumer Savings Rate Sheet provided with this disclosure. For Explorer Savings, Student Savings, and Student Checking accounts, each dividend rate paid during the dividend period will apply only to that portion of the account balance within each balance range. For Health Savings Account and Money Market Savings accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Colossal Checking accounts, please refer to section 2 for information regarding rates and other terms of the account. For ADDVantage Savings and ADDVantage Checking accounts, please refer to section 3 for information regarding rates and other terms of the account.

2. COLOSSAL CHECKING ACCOUNTS — For Colossal Checking accounts, you may qualify for higher dividend rates and refunded domestic ATM fees, if you meet the applicable minimum qualification requirements during the monthly qualifying period. To meet the minimum qualification requirements, you must: a) provide and maintain a valid email address; b) receive e-statements; c) have at least one direct deposit or ACH debit item post to your account during the qualifying period; d) apply and maintain a debit card; and (e) make 18 debit card transactions that post and settle to your account during the qualifying period. The monthly qualifying period begins on the first day of the calendar month and ends on the last day of the calendar month at 6:00 p.m. Pacific Time. Only debit card transactions processed by merchants and received by the credit union as point-of-sale (POS) transactions count toward qualifying debit card transactions. ATM-processed transactions, including inquiries and deposit/credit transactions are not considered qualifying transactions. Members are limited to one Colossal Checking account.

If you meet the minimum qualification requirements during the monthly qualifying period, the dividend rate and annual percentage yield for your Colossal Checking account will be tiered. The balance ranges and corresponding rates for each tier are disclosed in the Consumer Savings Rate Sheet. Each dividend rate paid during the dividend period will apply only to that portion of the account balance within each balance range. In addition, we will refund up to $4.99 (max. $4.99 per single transaction) in domestic ATM fees assessed. Since ATM fees are presented for posting in various formats, automated systems may not identify all ATM fees. An ATM receipt may be required for a full ATM fee refund. All ATM refunds will be paid to your account on the last business day of the statement cycle. You must notify our credit union no later than 30 days after the statement cycle if you believe that you have not been refunded the correct amount.

If you do not meet the minimum qualification requirements during the monthly qualifying period, the “non-qualifying” dividend rate and annual percentage yield set forth in the Consumer Savings Rate Sheet will apply to the entire balance in your account for the dividend period.

3. ADDVANTAGE SAVINGS AND CHECKING ACCOUNTS — For ADDvantage Savings and ADDvantage Checking accounts, you may qualify for higher dividend rates, if you meet the applicable minimum qualification requirements during the monthly qualifying period. To meet the minimum qualification requirements, you must: a) have at least one ACH debit or credit item post to your account during the qualifying month that is equal to or greater than $100; and b) receive e-statements. If either the ADDvantage Savings or ADDvantage Checking accounts meet the qualification requirements, then both accounts qualify for the higher dividend rate. The monthly qualifying period begins on the first day of the calendar month and ends on the last day of the calendar month at 6:00 p.m. Pacific Time.

If you meet the minimum qualification requirements during the monthly qualifying period, the dividend rate for your ADDvantage Savings and/or ADDvantage Checking accounts will be tiered. The balance range and corresponding rates for each tier are disclosed in the Consumer Savings Rate Sheet. Each dividend rate paid during the dividend period will apply only to that portion of the account balance within each balance range.

4. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

5. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

6. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on the first business day after the banking day you place noncash deposits (e.g. checks) to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Basic Savings, Primary Savings, Membership Savings, Explorer Savings, Student Savings or ADDvantage Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

For Money Market Savings accounts, there is a minimum average daily balance required to avoid a service fee for the calendar month. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. In addition, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule.
8. ACCOUNT LIMITATIONS — For Basic Savings, Primary Savings, Membership Savings, Secondary Savings, Explorer Savings, Student Savings, ADDvantage Savings, IRA Savings, and Money Market Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

For Classic Checking, Colossal Checking, Student Checking, ADDvantage Checking, Basic Savings, Primary Savings, Membership Savings, Secondary Savings, Explorer Savings, Student Savings, and ADDvantage Savings accounts, if the account does not have a positive balance or has zero balance for 90 consecutive days, the account will be closed. For IRA Savings accounts, if the account does not maintain a positive balance or has zero balance for 180 consecutive days, the account will be closed. For Health Savings accounts, if the account does not maintain a positive balance or has zero balance for 365 consecutive days, the account will be closed. While not eligible for Courtesy Pay, the Health Savings account can be set up to have overdrafts covered by an automatic transfer from any savings account or money market savings account which shares the same primary owner. Funds transferred to cover a negative balance will be considered as a contribution to the Health Savings account. You may be issued more than one card to be used with your Health Savings account. All cards are issued to you and you are wholly responsible for any and all transactions performed through the use of the cards, whether requested by you or another person or persons whom you have personally authorized to use the card.

For Student Checking accounts, only electronic transactions (such as debit card or ACH transactions) are permitted. The Credit Union will not order paper checks for these accounts. Upon request, your first NSF fee is refunded. Courtesy Pay is not offered. Student Checking accounts are offered from ages 14 to 18. In the month following your 19th birthday, your account will be converted to an ADDvantage Checking account. Members are limited to one Student Checking account.

Explorer Savings accounts are offered until the age 13. In the month following your 14th birthday, your account will be converted to a Student Savings account. Members are limited to one Explorer Savings account.

Student Savings accounts are offered from ages 14 to 18. In the month following your 19th birthday, your account will be converted to an ADDvantage Savings account. Members are limited to one Student Savings account.

You are limited to the types of accounts you may open as follows: a) no more than one ADDvantage Savings and no more than one ADDvantage Checking account; b) either an ADDvantage Savings or a Super5 Savings account; and (c) either an ADDvantage Checking or a Colossal Checking account.

For Money Market Savings accounts, if the average daily balance for the month is below $2,500.00, then a service fee will be charged. See separate Consumer Account Service Fee schedule.

9. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, in person withdrawal, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member’s opt-in choice for overdraft protection and the Schedule of Fees and Charges. Your Savings accounts are an automatic overdraft transfer source for items presented for payment where funds are not available in the Classic Checking account, Colossal Checking account, Student Checking account, or ADDvantage Checking account.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below. Par Value of One Share $5.00

Number of Shares Required 1

11. RATES — See separate Consumer Savings Rate Sheet for the rates as of the last dividend declaration date. If you have any questions or require current rate information on your accounts, please call the Credit Union.

12. FEES — See separate Consumer Account Service Fee schedule for a listing of fees and charges applicable to your account(s).
Consumer Savings Rate Sheet  As of October 1, 2020

Rates subject to change without notice and will change from time to time. Please contact Gesa Credit Union for current rates.

<table>
<thead>
<tr>
<th>Checking Accounts</th>
<th>Daily Balance</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colossal Checking (Qualifying)</td>
<td>$0 - $10,000</td>
<td>1.64%</td>
<td>1.65%</td>
</tr>
<tr>
<td>Colossal Checking (Qualifying)</td>
<td>$10,000.01 and Above</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>Colossal Checking (Non-Qualifying)</td>
<td>Greater than $0</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>ADDvantage Checking (Qualifying)</td>
<td>$0 - $500</td>
<td>2.97%</td>
<td>3.00%</td>
</tr>
<tr>
<td>ADDvantage Checking (Qualifying)</td>
<td>$500.01 and Above</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>ADDvantage Checking (Non-Qualifying)</td>
<td>Greater than $0</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>Student Checking (Ages 14 - 18)</td>
<td>$0 - $500</td>
<td>3.93%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Student Checking (Ages 14 - 18)</td>
<td>$500.01 and Above</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Savings Accounts</th>
<th>Daily Balance</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>Greater than $0</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>ADDvantage Savings (Qualifying)</td>
<td>$0 - $500</td>
<td>2.97%</td>
<td>3.00%</td>
</tr>
<tr>
<td>ADDvantage Savings (Qualifying)</td>
<td>$500.01 and Above</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>ADDvantage Savings (Non-Qualifying)</td>
<td>Greater than $0</td>
<td>0.01%</td>
<td>0.01%</td>
</tr>
<tr>
<td>Explorer Savings (Ages 0 - 13)</td>
<td>$0 - $500</td>
<td>3.93%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Explorer Savings (Ages 0 - 13)</td>
<td>$500.01 and Above</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>Student Savings (Ages 14 - 18)</td>
<td>$0 - $500</td>
<td>3.93%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Student Savings (Ages 14 - 18)</td>
<td>$500.01 and Above</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>IRA Savings</td>
<td>Greater than $0</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health Savings Accounts</th>
<th>Daily Balance</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings</td>
<td>$0 - $24,999.99</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>Health Savings</td>
<td>$25,000 and Above</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Money Market Accounts</th>
<th>Daily Balance</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$2,500 - $9,999.99</td>
<td>0.15%</td>
<td>0.15%</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$10,000 - $24,999.99</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$25,000 - $49,999.99</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$50,000 - $99,999.99</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Tier 5</td>
<td>$100,000 - $249,999.99</td>
<td>0.35%</td>
<td>0.35%</td>
</tr>
<tr>
<td>Tier 6</td>
<td>$250,000 and Above</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
</tbody>
</table>

1 Account must meet specific activity requirements to qualify each period. See Truth in Savings brochure for the account requirements.

2 These accounts are tiered rate accounts. The Credit Union pays the stated dividend rate only on that portion of the balance within the specified tier. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day.

3 These accounts are tiered rate accounts. The Credit Union pays the stated dividend rate on the entire balance once the applicable tier level is met. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day.

Please refer to our separate Truth In Savings and Consumer Membership & Account Agreement for important information regarding your account.
# Consumer Certificate and IRA Rate Sheet  
As of September 14, 2020

Rates subject to change without notice and will change from time to time. Please contact Gesa Credit Union for current rates.

<table>
<thead>
<tr>
<th>Certificates</th>
<th>Minimum Balance $500</th>
<th>Minimum Balance $50,000</th>
<th>Minimum Balance $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interest Rate</td>
<td>Annual Percentage Yield</td>
<td>Interest Rate</td>
</tr>
<tr>
<td>3 Month Fixed</td>
<td>0.20%</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>6 Month Fixed</td>
<td>0.30%</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
<tr>
<td>12 Month Fixed</td>
<td>0.40%</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>18 Month Fixed</td>
<td>0.40%</td>
<td>0.40%</td>
<td>0.45%</td>
</tr>
<tr>
<td>24 Month Fixed</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.55%</td>
</tr>
<tr>
<td>30 Month Fixed</td>
<td>0.60%</td>
<td>0.60%</td>
<td>0.65%</td>
</tr>
<tr>
<td>36 Month Fixed</td>
<td>0.60%</td>
<td>0.60%</td>
<td>0.70%</td>
</tr>
<tr>
<td>48 Month Fixed</td>
<td>0.70%</td>
<td>0.70%</td>
<td>0.80%</td>
</tr>
<tr>
<td>60 Month Fixed</td>
<td>0.80%</td>
<td>0.80%</td>
<td>0.90%</td>
</tr>
<tr>
<td>84 Month Fixed</td>
<td>0.90%</td>
<td>0.90%</td>
<td>1.00%</td>
</tr>
<tr>
<td>12 Month Bump</td>
<td>0.40%</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>24 Month Bump</td>
<td>0.50%</td>
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</tr>
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<td>0.60%</td>
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</tr>
<tr>
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<td>0.70%</td>
<td>0.70%</td>
<td>0.80%</td>
</tr>
<tr>
<td>60 Month Bump</td>
<td>0.80%</td>
<td>0.80%</td>
<td>0.90%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IRA Certificates</th>
<th>Minimum Balance $500</th>
<th>Minimum Balance $50,000</th>
<th>Minimum Balance $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interest Rate</td>
<td>Annual Percentage Yield</td>
<td>Interest Rate</td>
</tr>
<tr>
<td>11 Month Fixed Add-On</td>
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<td>0.40%</td>
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<tr>
<td>12 Month Fixed</td>
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<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>18 Month Fixed</td>
<td>0.40%</td>
<td>0.40%</td>
<td>0.45%</td>
</tr>
<tr>
<td>24 Month Fixed</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.55%</td>
</tr>
<tr>
<td>30 Month Fixed</td>
<td>0.60%</td>
<td>0.60%</td>
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</tr>
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<td>0.60%</td>
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</tr>
<tr>
<td>48 Month Fixed</td>
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</tr>
<tr>
<td>60 Month Fixed</td>
<td>0.80%</td>
<td>0.80%</td>
<td>0.90%</td>
</tr>
<tr>
<td>84 Month Fixed</td>
<td>0.90%</td>
<td>0.90%</td>
<td>1.00%</td>
</tr>
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<td>0.40%</td>
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<td>60 Month Bump</td>
<td>0.80%</td>
<td>0.80%</td>
<td>0.90%</td>
</tr>
</tbody>
</table>

Please refer to our separate Truth In Savings and Consumer Membership & Account Agreement for important information regarding your account.
Notice of Change for Deposit Accounts

Please consult the enclosed Consumer Savings Rate Sheet for rates as of September 14th. Contact Gesa Credit Union or visit our web sites for current rates, www.gesa.com or www.inspiruscu.org. Please see the enclosed Truth in Savings disclosure for more information about these accounts.

Savings

For all savings accounts: Dividends for all savings accounts will now be credited and compounded monthly. Previously dividends were credited on a quarterly basis.

Regular Savings: Regular Savings accounts will move to a Primary Savings account.

M3 Money Club Savings: A M3 Money Club Savings account will move to an Explorer Savings account. These accounts previously were available for ages 0-10 years of age. Explorer Savings are available for ages 0-13. As in the past, an adult must be on the account.

Elements Savings: An Elements Savings account will move to a Student Savings account. Elements Savings accounts previously were available for ages 11-17 years of age. Student Savings are available for ages 14 – 18. Persons with an Elements Savings account who are under the age of 14 will still move to a Student Savings account. Student Savings accounts do not require an adult to be on the account but must have an authorized form of ID. Members are limited to one Student Savings account. In the month following the account owner’s 19th birthday, the account will be converted to an ADDvantage Savings account.

e-Visions Savings: An e-Visions Savings account will move to an ADDvantage Savings account. See the information below regarding ADDvantage Savings accounts and the enclosed Truth in Savings Disclosure.

Savings Account Considerations: Some members have either an ADDvantage Savings, Handy Savings, E-ADDvantage Savings or Emeritus Savings accounts and these members will now have an ADDvantage Savings Account.

However, some members may have multiple ADDVantage Savings, Handy Savings, E-ADDvantage Savings and Emeritus Savings accounts. If one of the accounts qualified for the higher dividend rate in October 2020, then that account will become an ADDvantage Savings account. If none of the accounts qualified for the higher dividend, then the account with the highest balance as of October 31st will move to an ADDvantage Savings Account. Each of the other savings accounts will become a Primary Savings account. See the information below regarding ADDvantage Savings accounts and the enclosed Truth in Savings Disclosure.

ADDvantage Savings Accounts: To meet the minimum qualification requirements to receive the higher dividend, you must: a) have at least one ACH debit or credit item post to your account during the qualifying month that is equal to or greater than $100; and b) receive e-statements. If either the ADDvantage Savings or ADDvantage Checking accounts meet the qualification requirements, then both accounts qualify for the higher dividend rate. The monthly qualifying period begins on the first day of the calendar month and ends on the last day of the calendar month at 6:00 p.m. Pacific Time.

Checking

For checking accounts: For checking accounts that earn a dividend, the dividends will now be credited and compounded monthly. Previously these accounts were paid dividends on a quarterly basis. The minimum balance to open a checking account is $5.00. If opened online, the minimum opening balance is $25.00. Previously $50 was required to open a checking account.

Regular Checking: A Regular Checking account will move to a Classic Checking account. Classic Checking does not earn a dividend.

Elements Checking: An Elements Checking account will move to a Student Checking. Elements Checking accounts were available for ages 11-17. Student Checking accounts are available for ages 14 - 18 years of age. Persons with an Elements Checking account who are under the age of 14 will still move to a Student Checking account. Student Checking accounts do not require an adult to be on the account but must have an authorized form of ID. The Credit Union will order debit cards for these accounts but will not order paper checks. Upon request, the first NSF fee is refunded. Courtesy Pay is not offered. In the month following the account owner’s 19th birthday, the account will be converted to an ADDvantage Checking account. Members are limited to one Student Checking account.

e-Visions Checking: An e-Visions Checking accounts will move to an ADDvantage Checking. See the information below regarding ADDvantage Checking accounts and the enclosed Truth in Savings Disclosure.

Checking Account Considerations: Some members have either an ADDvantage Checking, Handy Checking, or Emeritus Checking account and these members will move to an ADDvantage Checking Account.

However, some members may have multiple ADDVantage Checking, Handy Checking, E-ADDvantage Checking and Emeritus Checking accounts. If one of the accounts qualified for the higher dividend in October 2020, then that account will become an ADDvantage Checking account. Each of the other accounts will become a Classic Checking account. (Note that Classic Checking accounts do not earn a dividend.) If none of the accounts qualified for the higher dividend, the account with the highest balance as of October 31st will move to an ADDvantage Checking account.

ADDvantage Checking Accounts: The minimum opening balance is $5.00. Previously this was $50.00.

To meet the minimum qualification requirements to receive the higher dividend, you must: a) have at least one ACH debit or credit item post to your account during the qualifying month that is equal to or greater than $100; and b) receive e-statements. If either the ADDvantage Savings or ADDvantage Checking account meets the qualification requirements, then both accounts qualify for the higher dividend rate. The monthly qualifying period begins on the first day of the calendar month and ends on the last day of the calendar month at 6:00 p.m. Pacific Time.

Individual Retirement Accounts (IRA):

Dividends for IRA accounts will now have dividends credited and compounded monthly. Previously these accounts were paid dividends on a quarterly basis. The minimum opening amount for IRA Savings accounts is $100.

• Each Traditional IRA will move to an IRA savings account (for Traditional IRAs).
• Each Education IRA will move to an IRA savings account (for Education IRAs).
• Each Roth IRA will move to an IRA savings account (for Roth IRAs).
CONSUMER ACCOUNT SERVICE FEES†
Effective November 1, 2020

Account Charge-Off3 ...........................................$30.00
Account Research (per hour, 1 hour minimum) .........$25.00
Bill Payer .......................................................... FREE
Cashier’s or Official Check5 .........................................$1.00
Check Cashing for Non-Members3 .................................$5.00
Check Reject (non-standard)3 ...................................$5.00
Classic Checking Service Charges .................................FREE
Coin—partial bag/mixed coin3 ......................................$3.50
Coin—per roll (deposited or withdrawn)3 ...............$0.10
Collection Item (checks processed in other countries)3 ....$25.00
Colossal Checking Service Charges ...............................FREE
Copy of Cleared Check (First 5 Free per year) ............FREE
  Each Additional Copy3 ............................................$3.00
Statement Print Service Charge .................................$2.00
Counter Checks (package of 4)3 .................................$5.00
Courtesy Pay (paid) POS/ATM .................................$2.00
Debit Card .......................................................... FREE
ATM/Debit Card International Transaction Fee ..........1.0%
Dormant Account (per month, after 24 months) .........$2.50
Duplicate Deposit (per deposit)3 ...............................$10.00
Early Account Closure (within 180 days)3 ...............$20.00
eStatements .......................................................... FREE
Garnishment (legal processing)3 ...............................$75.00
Individual Retirement Account (IRA) Annual Fee ........FREE
Overdraft (returned) ACH or Check per presentment1,3,5 ..........................................................................................$29.00
Overdraft (paid) ACH or Check per presentment1,3,5 .........................................................................................$29.00
IRA Transfer (to other financial institutions)3 .............$25.00
Loan Payment by Credit Card (via internet) ...............FREE
Loan Payment by Credit Card (via phone)3 ...............$10.00
Locator Service (per year, maximum)3 .......................$5.00
Money Market
Average Daily Balance for the Month is below $2,500 ....$10.00
Non-Gesa ATM, First 4 Transactions ....................FREE
  Each Additional Transaction at a Non-Gesa ATM3 ........$1.00
  (An additional fee may be applied by the ATM owner.)
Notary Service .......................................................... FREE
Personal Line of Credit-PLOC
  Annual Fee3 ..........................................................$35.00
  Overdraft Protection (per transfer) ..........................$3.50
Replace Lost ATM/Debit Card ..................................FREE
Returned Item Charge (Deposit or Payment)3 ..........$15.00
Returned Mail Due to Invalid Address3 ....................$5.00
Safe Deposit Boxes (competitive rates) ................... INQUIRE
Savings Bond Redemption ........................................ FREE
Signature Guarantee (per guarantee)3 .......................$25.00
Stop Payment on Checks & ACH Items ....................$25.00
Transfer due to Insufficient Funds3 .........................$3.50
Unclaimed Property Processing (inactive after 36 months)3 ..........................................................$30.00
Visa Receipt Retrieval3 ..............................................$12.00
Wire Transfers
  Domestic ..........................................................$20.00
  Foreign3 ..........................................................$75.00
  Incoming ..........................................................FREE

Free Services

Xpress Digital Banking ............................................ FREE
Bill Payer ............................................................ FREE
eStatements .......................................................... FREE
Check Deposit .......................................................... FREE
Mobile Check Deposit ............................................ FREE
P2P Xpress ............................................................ FREE
Xpress Card Controls ............................................ FREE
Debit Card ............................................................ FREE
Xpress Telephone Banking ..................................... FREE
Online Check Images ............................................ FREE
Classen Checking Service Charge ............................FREE
Colossal Checking Service Charge ............................FREE
IRA Annual Fee .....................................................FREE
Savings Bond Redemption .......................................FREE
Incoming Wire Transfers ........................................ FREE

† There is a limit of five fees per day we charge for overdrawing an account.
2 Daily funds transfer will occur and fee will be charged even if sufficient funds are not in savings to pay the overdraft in its entirety.
1 New Fee
3 Decreased Fee
4 Increased Fee
5 All rates, terms, and fees subject to change. Contact Gesa for full program details.