

# Agreements & Disclosures



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# Introduction

Welcome to U. S. Postal Service Federal Credit Union! In this brochure, we provide important terms and conditions relating to your accounts with the Credit Union. This agreement establishes your rights and responsibilities as a member of the Credit Union and the obligations of the Credit Union to you. In this agreement, U. S. Postal Service Federal Credit Union may be referred to as “USPS FCU”, “the Credit Union”, “we” or “us”. Any member or joint member of USPS FCU may be referred to as “member”, “you” or “yours”. The word “account” means any one or more share or other accounts you have with USPS FCU. Special rules may attach to specific loan and share accounts, such as IRA and trust accounts, but this agreement is a contract between USPS FCU and you and will, along with the Credit Union’s charter, bylaws and policies, otherwise govern all relationships between the membership and Credit Union. Please read this information carefully and keep it for your records. We encourage you to compare our rates on savings and loans and our services with those of other financial institutions anytime. (Call for current rates.) Credit Union membership is based on an exclusive "common bond" relationship. If you are within our field of membership, we cordially invite you to join our Credit Union family.

This document will govern the terms and conditions of the accounts you open with us. The terms and conditions of this agreement may change from time to time. In the event of a change, you will be given 30 days’ advance notice through normal communications media used by the Credit Union. Changes in terms noticing regarding specific accounts will be made in accordance with applicable laws and regulations. We reserve the right to waive any term in this agreement. Any such waiver shall not affect our right to future enforcement and is not sufficient to modify the terms and conditions of this agreement. **ORAL AGREEMENTS WITH, OR ORAL REPRESENTATIONS MADE BY, ANY EMPLOYEE OF USPS FCU THAT IS IN CONFLICT WITH OR IN ANYWAY MODIFIES ANY OF THE TERMS SET FORTH IN THIS AGREEMENT WILL NOT BE BINDING ON USPS FCU UNLESS IT IS COMPLETELY CONTAINED IN A WRITTEN MODIFICATION OF THIS AGREEMENT THAT IS SIGNED BY AN AUTHORIZED OFFICER OF THE CREDIT UNION.** You may call (301) 856-5000 or (800) 877-7328 to inquire about current terms.

The deposit relationship between you and us is governed primarily by this agreement. It is also governed by our bylaws, the laws of the District of Columbia, federal laws, the applicable rules and regulations of the Federal Reserve System, the National Credit Union Administration, the automated clearinghouse rules, and the rules and regulations of other proper regulatory insuring authorities.

Your signature on any USPS FCU account application acknowledges receipt of the Agreement and accompanying Disclosure pertaining to the account you've opened.

### **Your Money Is Insured!**

Funds in your account are insured by the National Credit Union Administration, an agency of the United States Government. Your funds are federally insured to at least \$250,000. This coverage is backed by the full faith and credit of the United States Government.

Credit Unions go the extra mile for their members. That's why USPS FCU purchases additional insurance coverage from Excess Share Insurance, a licensed property and casualty insurer. A product unique to Credit Unions, Excess Share Insurance provides an additional \$250,000 of protection above the federal government's limit of \$250,000 — a total of up to \$500,000. Even better, the coverage also protects up to an additional \$250,000 over government's \$250,000 limit on IRA accounts — a total of up to \$500,000!

## **Membership Defined**

Employees or retirees of the U. S. Postal Service and Select Employee Groups are eligible to join. Visit our website for a current list of Select Employee Groups. Members of your immediate family including any blood-line relative, your spouse, co-habitant, dependent children and their direct bloodline relatives are eligible to join the USPS Federal Credit Union. As members with accounts of their own, your family members would retain privileges even in the event of your death.

### **Periodic Statements**

USPS FCU will issue you a periodic statement for each account, monthly, quarterly and/or annually, depending on the type of account. You agree that only one statement is necessary for a multiple party account. You agree that for Share Draft (Checking) accounts that the original check becomes the property of the Credit Union and will not be returned, although copies are available to you upon request. We may impose a service fee as set forth in the Schedule of Fees. If you do not receive a statement within fourteen (14) days of when you normally receive the statement, you agree to notify us and we will generate another statement to be mailed to you. You may choose to receive account statements electronically instead of in paper form. Please contact a Credit Union representative for information on how to receive account statements electronically. **You are responsible for examining each and every statement mailed or otherwise sent to you for each account. You must report to us any transactions that appear to be incorrect, inaccurate,**

**fraudulent, or unauthorized in any way. You will be responsible for any such transaction that you fail to report to us within 60 days after you should have received the statement.**

## **Joint Ownership**

A Credit Union member (primary owner) may make his or her account joint with a second party who may or may not also be a member of the Credit Union. Both parties may make deposits and withdrawals on the account. In the event of the death of the primary owner—when a joint owner has been named—the funds in the account will be made payable to the joint owner. Without a joint owner, the funds must be made payable to the deceased members' estate.

Members may be joint owners on more than one Credit Union account. All Credit Union accounts may have more than one joint owner.

A joint account at the Credit Union is held as a Joint Account with Survivorship. Therefore on the death of a party to the account, the deceased party's ownership in the account passes to the surviving party or parties to the account.

## **Share Accounts**

At the Credit Union your savings are called "shares." The par value of one share is \$5 and the purchase of one share is required to retain Credit Union membership. Every member must maintain a regular share account. A combined minimum balance of \$250 must be maintained after the first six months of membership.

The money you deposit in your Credit Union savings account is used to make loans to fellow members and is invested by the Credit Union. From the earnings of these loans and investments, the Credit Union must pay operational expenses and set aside a required amount for reserves. It is from the remaining money that your dividends are paid. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Dividend rates at the Credit Union are variable and vary according to account type. Rates are set at the discretion of the Board of Directors. Dividends are not paid on accounts closed prior to dividend payment. Certain fees may apply; see current Schedule of Fees.

Please see the Truth-in-Savings disclosure that was given to you at time of account opening, for your specific deposit account information.

## **Statutory Lien**

Federal law grants us the right to impress a lien on all funds in any account that you have at the Credit Union if you are in default on a financial obligation with us. We may exercise this right without further notice to you. This lien applies to all accounts, except as prohibited by law, that you have with the Credit Union, including accounts which you hold jointly with another person.

## **Contractual Lien**

As part of this Agreement, you grant us a lien on all funds in any account, except as prohibited by law, that you hold, either in your name or as a joint account holder, at the Credit Union. You permit us to exercise this right without any further notice to you to satisfy any amount owed to the Credit Union by you, including, without limitation, loans in default, fees, charges and costs (court or attorneys) associated with our services.

## **Share Draft Account Disclosure**

The following is a description of USPS FCU's share draft checking account.

The Credit Union may pay dividends on share draft accounts. In the event dividends are paid, it will be in like manner to regular shares. Some modest service charges apply and are listed on the Schedule of Fees, subject to change without advance notice. The Credit Union assumes the right to offset fees directly against any share or overdraft account of the member.

Check printing charges may vary and will appear on your statement with the amount. You must deduct this amount from your balance in your check register.

As a convenience to you, we will submit your initial order and reorders for personalized checks to the printer named on the face of the order. If the printer accepts the initial order and reorders, the printer will mail the checks directly to you. You authorize the Credit Union to charge your Checking Account for the cost of delivered checks ordered, plus applicable sales tax and shipping costs. You are responsible for verifying the accuracy of all information shown on your checks whether you order them from us or somewhere else. If you do not order your checks through the Credit Union's authorized check vendor(s), you understand and agree that the Credit Union may reject checks not printed by the Credit Union's authorized check vendor(s). In the event that you order checks from a vendor not authorized by the Credit Union and there are any printing errors, erroneous information or formatting issues there is a higher likelihood that your checks may be rejected.

In paying drafts, USPS FCU will abide by the requirements of the applicable jurisdiction's law in all cases. All checks must comply with the general banking standards with regard to the MICR line on the bottom of the check. USPS FCU may at its discretion elect not to pay a draft that is more than six (6) months old, and it may pay drafts that have been postdated and have not yet matured unless the member provides specific advance notice that the draft should not be honored until the posted date. An oral notice is valid for only fourteen calendar days when given, unless a written confirmation is presented to the Credit Union. A written notice shall be valid for six (6) months when received by the Credit Union. In order to be effective, this notice must include (a) the person who signed the check (b) the name of the payee of the check, (c) the date of the check, (d) the exact amount of the check, (e) the number of the check and (f) the number of the account upon which the check was drawn. We cannot delay payment on a check that does not exactly match the instructions you have provided us. In addition, we must have enough advanced notice to ensure that our systems will be alerted to your order before the check clears. USPS FCU may pay any draft without regard to any other limitation the drawer may have placed in the notation line of the check or elsewhere on the document.

**Stop Payment Orders:** USPS FCU will make every effort to honor your stop payment orders on your non-electronically initiated checks (share drafts). Oral notice of a stop payment order lapses after fourteen (14) calendar days unless it is confirmed in writing within that period; written notice concerning a stop payment order is effective for six (6) months. Renewals must be made in writing and may be made from time to time. We do not have to provide you notice when a stop payment order expires. In order to be effective, your stop payment order must identify (a) the name of the person who signed the check, (b) the name of the payee of the check, (c) the date of the check, (d) the exact amount of the check, (e) the number of the check and (f) the number of the account upon which the check was drawn. We cannot stop checks that do not match the instructions you have provided us. In addition, in order to stop payment, we must have enough advance notice to ensure that our systems will be alerted to your order before the check clears the system. A fee will be charged, in accordance with our Schedule of Fees, for placing a stop payment on an item. USPS FCU is not obligated to re-credit your account if it pays a check over a valid and timely stop payment order unless you can demonstrate that you would not have otherwise been obligated to pay the check. If USPS FCU does re-credit your account, you agree to transfer any rights you have to USPS FCU and to assist USPS FCU in any legal action it may take against the payee or the holder of the check.

Share draft accounts may be either single party accounts or joint accounts. However, if a share draft account is a joint account; all joint account owners must also be joint on the regular share/savings account and any line of credit account.

USPS FCU may not pay a check when funds are not available to cover it, and an insufficient funds fee, in accordance with our published fee schedule, may be assessed. We are only required to make one determination of the account balance. If that determination reveals insufficient available funds to pay the check or other item, unless prohibited by law and in our sole discretion, we may honor the check or other item and transfer the amount of the overdraft from your overdraft line of credit (if applicable) up to the amount Of your line of credit limit in multiples of \$50, which amount will be added to your outstanding line of credit balance. USPS FCU is not required to send you prior notice before a check is returned for insufficient funds. A request for a stop payment of a share draft may be accepted by written request or completing the designated form for stop payments. A written confirmation must be received by the Credit union within fourteen (14) calendar days for the request to remain in effect. A stop payment request is valid for six (6) months from date of issuance.

The use of your share draft account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

## **Service Fees**

You agree to pay any service fees that apply to your account. Service fees may include but are not limited to charges for check printing, check writing, stop payment orders, notices of post-dated items, cashier's checks, overdrafts, and insufficient funds checks. We may deduct any service fees from your account without prior notice to you. The Credit Union will not be liable for dishonoring checks or other withdrawal orders because of insufficient funds resulting from proper deduction of fees. The Schedule of Fees contains a listing of our current fees. Service fees are subject to change from time to time at our sole discretion. Except to the extent additional notice is required by law, notice of any changes will be posted at the Credit Union's offices and website. A reasonable period of time will be given before any changes become effective.

## **Courtesy Pay Agreement**

Courtesy Pay is a service that allows us to pay a transaction against your Checking Account even if it causes the account to become overdrawn.

Courtesy Pay may provide certain account holders in "good standing" with the ability to overdraw their Checking Account up to \$500. The Courtesy Pay limit includes any overdraft fees assessed.

If the account has been open at least 90 days and maintained in good standing, defined as A) Making regular deposits sufficient to

cover transactions; B) Bringing the account to a positive balance at least once every thirty days or less, and; C) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds fee or Courtesy Pay charge(s)\*. Whether we pay or return a transaction, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees.

Courtesy Pay offers additional flexibility and convenience in managing account holder funds, and provides peace of mind knowing that items may be paid up to the authorized overdraft limit. Using Courtesy Pay may be more costly than other overdraft payment options we may offer, including a link to another savings account or an overdraft line of credit. To see if you qualify for other options, speak to one of our staff members at 800-877-7328.

This non-contractual courtesy of paying overdrafts requires no account holder action for us to authorize and pay the following: A) Checks and other transactions made using your checking account number; B) Automatic bill payment. If you would like us to authorize and pay overdrafts on ATM and every day debit card transactions, you must (“opt-in”) first.\*\* If you maintain the account in good standing and have need for this “courtesy,” we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non-Sufficient Funds or Courtesy Pay charge for each item that overdraws the account. You then have up to 30 days to bring the account current. You will receive a monthly statement to review any overdrafts that may have occurred during the prior month.

Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must tell us (“opt-out”). If you receive a direct deposit social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft. Courtesy Pay allows U. S. Postal Service FCU to provide a higher level of service to our account holders by helping to protect your account and reputation when an inadvertent overdraft occurs.

\*Fee applies when overdraft is created by check, in-person, ATM withdrawal or other electronic means.

\*\*We will not authorize and pay overdrafts for the following types of transactions unless you ask us to: ATM Transactions and Everyday Debit Card Transactions. You may call us at 800-877-7328, print the online Opt-In/Opt-Out form by visiting our website at [www.uspsfcu.org](http://www.uspsfcu.org) or come into a branch to provide us with your choice.

## Overdraft Protection

In the event that the account holder(s) writes the check(s) that results in the account being overdrawn, the necessary funds will be automatically transferred from the member's Savings Account if the funds are available or, from Savings and then an approved Line-of-Credit, then Savings. Funds may be transferred from any deposit-type account. The check(s) in question constitute a signed request for transfer. We, in compliance with Regulation D, permit only six (6) REG "D" covered transfers per month from your Base Share Account to your Checking Account. Advances or transfers shall be made in the actual amount sufficient to honor such checks. There will be a fee for each overdraft transfer.

## Certificate Accounts

**1. Dividend Rate:** Share Certificate Account Rates are set by USPS FCU's Board of Directors monthly/quarterly and are subject to change.

**2. Notice:** Dividends are based on the Credit Union's earnings at the end of a dividend period.

**3. Penalty Provisions:** A substantial penalty will be imposed if certificate funds are withdrawn prior to maturity. On Share Certificate Accounts with qualifying periods of one year or less and Money Market Certificate Accounts (MMCA), a forfeiture of 90 days' dividends will be subtracted from the principal amount of the certificate. On Share Certificate Accounts with qualifying periods over one year and Monthly Income Share Certificate Accounts (MISCA), a forfeiture of 180 days' dividends will be subtracted from the principal amount of the certificate.

**4. Withdrawals:** Any withdrawal from a Share Certificate Account will serve to cancel this certificate

**5. Documents will not be issued for Share Certificate Accounts:** Transactions will appear on your monthly or quarterly statement.

**6. Notification of Maturity:** At least 30 days prior to a Share Certificate Account's maturity, you will receive written notification of optional terms and rates available.

Your certificate may be automatically renewed, unless instructed otherwise.

# Electronic Funds Transfer Agreement

## VISA CHECK CARD, ATM, QUE, AND VIRTUAL BRANCH AGREEMENT AND DISCLOSURE STATEMENT

This Electronic Funds Transfer Agreement is the contract which covers you/your rights and responsibilities concerning the electronic funds transfer (EFT) services offered to you by U. S. Postal Service Federal Credit Union. In this Agreement, the words you/yours mean those who sign the application as applicants, joint owners, or any authorized users. The words we, us and our mean the Credit Union. The word account means any account with the Credit Union designated on the application. EFTs are electronically initiated transfers of money from your account through the services described below.

### Services available on an VISA Check Card:

The VISA Check Card, together with your Personal Identification Number (PIN) allows you to use the Automated Teller Machine (ATM) System. By accepting or using your VISA Check Card, you agree to the terms and conditions contained in this disclosure. The Card remains the property of USPS FCU and we retain the right to revoke your electronic banking privileges, if necessary. Your PIN is your electronic signature and is issued for security reasons. For your protection, do not write it on the Card, and do not disclose it in any way to anyone. In selecting your PIN, you should not use your birthday, Social Security number, address, phone number or any other information about yourself that can be easily discovered. Your Card is for your use only. Do not give it to anyone or authorize anyone to use it.

- 1. EFT Services.** If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

### (a.) VISA Check Card, QUE, and VIRTUAL BRANCH Home Banking

1. You may use your Card, QUE, and VIRTUAL BRANCH Home Banking to:
  - Make deposits to your savings/checking account at designated locations.
  - Withdraw cash from your savings/checking account up to \$1,010 per 24 hours from ATM, or Point of Sale (POS) terminals, and up to your available amount from QUE, or VIRTUAL BRANCH Home Banking.
  - Transfer funds within your account.
  - Make payments on USPS FCU loans from your account.
  - Obtain cash advances on USPS FCU Line of Credit.
  - Obtain balance information from your account.

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.) VISA Check Card.** You may use your Card to purchase goods and services any place your Card is honored by participating merchants. Funds to cover your Card purchases will be deducted from your Checking Account. If the balance in your account is not sufficient to pay the transaction amount, you agree that we may terminate this Agreement and that we may demand immediate payment of the amount overdrawn. You may use your Card to:

- Make deposits to your savings/checking account at designated locations.
- Withdraw funds from your savings/checking accounts.
- Transfer funds from within your savings/checking accounts.
- Make POS (Point of Sale) transactions with your Card and Pin to purchase goods or services at merchants that accept VISA.
- Order goods or services by mail or telephone from merchants that accept VISA.

**The following limitations on the amount of VISA Check Card transactions may apply:**

- You may purchase up to a maximum of \$1,500 per 24 hours.
- You may withdraw up to a maximum of \$1,010 per 24 hours in any one business day from an ATM machine, if there are sufficient funds in your account. This is inclusive of retail purchases and withdrawals with your ATM portion (PIN entered transactions). This does not include pinless transactions.
- You may transfer up to the available balance in your account. The above transactions for your VISA Check Card are only applicable to the account which you list on your application form.

**(c.) Transaction Limitations.** We, in compliance with Regulation D, permit only six (6) REG “D” covered transfers per month from your Share Account(s) to your Checking Account.

## **1. Conditions of EFT Services.**

**(a.) Ownership of Card(s).** Any Card 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 reclaimed at any time at our sole discretion without demand or notice. You cannot transfer your Card 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. 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.) Joint Accounts.** If your account is a joint account, all joint owners, including any authorized users, shall be bound by the Agreement alone and together, shall be responsible for all EFT transactions to or from any savings/checking account or loan account as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint owner to 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 the EFT transaction on the account from any joint owners.

**3. Charges for Transactions.** The amount of any charges will be automatically deducted from your account.

**(a.) Insufficient funds (NSF)** – See current schedule of fees and charges at [www.uspsfcu.org](http://www.uspsfcu.org)

**4. Member Liability.** Contact us immediately if you believe your Card or PIN may have been lost or stolen. If you notify us your liability will be as follows:

### ***VISA Check Card***

For unauthorized VISA transactions on a lost or stolen Card:

**(a.) \$0 liability if the cardholder reports the loss or theft of the Card.** Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any of the money lost after the 60 days, if we can prove that your contacting us would have prevented these losses. If you believe that your Card has been lost or stolen, please call 1-800-472-3272, 24 hours a day, 7 days a week.

## **5. Right to Receive Documentation.**

**(a.) Periodic Statements.** Transfers and withdrawals made through any ATMs, VISA Check Card transactions, or audio response transactions, or preauthorized EFT's will be recorded on your periodic statement. You will receive a statement monthly.

**(b.) Terminal Receipt.** You will get a receipt at the time you Make any transaction (except inquiries) involving your account using an ATM, VISA Check Card, POS terminal, or transaction with a participating merchant.

**6. Business Days.** Our business days are Monday through Friday

excluding all federal holidays.

**7. 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:

### **(a.) Liability for Direct or Consequential Damages.**

- If through no fault of ours, there is not enough money in your account to complete the transaction, if any funds in your account necessary to complete the transaction are held as uncollected funds or in accordance with our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- 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 claims.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system 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 or electronic/PC transactions is not working and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

**(b.) Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out of your account for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing 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 fourteen (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.

**(c.) Notice of Varying Amounts.** If regular payments vary in amount, the person you are going to pay is required to advise 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.

**(d.) 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.

**8. Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known 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 twenty-one (21) days before the effective date of the change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

**9. ATM Security.** The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) 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
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back
- Refrain from displaying your cash at the ATM or night deposit facility

- If you notice anything suspicious at the ATM or night deposit facility, consider using another A or coming back later

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- If you are followed after making a transaction, go to the
- Do no write your PIN or code on your Card.
- Report all crimes to law enforcement officials immediately.

**10. Billing Errors.** In case of errors or questions about electronic funds transfers from your share/checking account, 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 sixty (60) days after we sent the first statement on which the problem appears.

**Telephone: (301) 856-5000 / (800) 877-7328**

**Or write to: U. S. Postal Service Federal Credit Union**

**Attn: VISA Check Card**

**7905 Malcolm Road, Suite 311**

**Clinton, MD 20735-1730**

- Tell us your name and account number.
- Describe the transaction(s) you are unsure about and explain
- 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 tell you the results of our investigation 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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within five (5) 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 five (5) business days, we may not credit your account. For transactions initiated outside the United States or in the event there are transfers resulting from a POS transaction, we will have twenty (20) business days instead of ten (10), and ninety (90) calendar days instead of forty-five (45) calendar days, unless otherwise required by law, to investigate your complaint or question. If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation.

If you request, we will provide you with copies of documents (to the extent possible without violating other members' rights to privacy) relied upon to conclude that the error did not occur.

**11. Termination of EFT Services.** You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers have been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to your account that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFT's made prior to termination.

**12. 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 Maryland 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 country in which the Credit Union is located.

**13. Enforcement.** In the event either party brings legal action to enforce the Agreement or collect any overdrawn funds on an account accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney fees and cost, including fees on any appeal, bankruptcy proceeding, and any post-judgement collection actions, if applicable. You agree if there is a lawsuit, it may be filed and heard in the county and state in which the Credit Union is located, if allowed by the applicable law.

**14. Illegal Gambling and Gaming Transactions.** VISA Credit Cards and Debit Cards cannot be used to purchase or conduct any illegal gambling or gaming transactions, including but not limited to casino style gaming, sports betting, and lottery tickets.

## **Transfer Restrictions/ Federal Regulation D**

Federal Regulation D limits the number of transfers you can make from your savings by electronic or telephone transfer to six (6) per month. This includes transfers via QUE Telephone Teller, VIRTUAL BRANCH Home Banking, debit card transactions and pre-authorized payments (i.e., insurance premiums, mortgage, etc.), and transfers from shares to cover share draft overdrafts.

Under applicable federal regulations, there are limits on the number of preauthorized transfers we may process on certain accounts. No more than 6 preauthorized withdrawals; automatic, home banking or telephone transfers or debit card transactions may be made from your share account or money market deposit account to another account at the Credit Union or to a third party in any calendar month. If you exceed or attempt to exceed these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and the Credit Union may reclassify or close your account.

Please see Truth-in-Savings, which you received at account opening, for specific transaction limitations and penalties for your account type.

## **Funds Availability Disclosure**

The availability of funds deposited to your account may be delayed. During the delay, these unavailable funds will not be used to pay your obligations. This policy applies to all deposit accounts.

### **Determining the Availability of a Deposit**

The length of the delay (hold) is counted in business days from the day of your deposit. Every day is a business day except Saturday, Sunday, and federal holidays. Deposits made during each Credit Union branch's business hours differ from branch to branch; deposits made after branch hours are credited on the next business day.

### **Same Day Availability**

Funds from the following deposit types are available on the day of deposit:

- U.S. Treasury checks
- Wire transfers, including electronic direct deposits, such as Social Security benefits and payroll payments
- Checks drawn on U. S. Postal Service Federal Credit Union
- Cash deposits
- State and local government checks
- Cashier, certified, and teller checks
- Federal Reserve Bank and Federal Home Loan Bank checks
- USPS Money Orders

## **Other Check Deposits**

The first \$200 from the day's total deposit of local checks is available on the same day of your deposit. The remaining funds are available on the second business day after the day of your deposit. For example, if you deposit a \$700 local check on Monday, \$200 of the deposit is available on the same day. The remaining \$500 is available on Wednesday.

## **Longer Delays May Apply**

Funds you deposit by check may be delayed for a longer period if:

- We have reason to believe a check will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You redeposit a check that was returned unpaid
- You have overdrawn your account repeatedly in the previous six
- There is an emergency, such as failure of communication or

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 are generally available no later than the 7th business day.

## **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 deposit of cash and the first \$5,000 of a day's total deposits of U.S. Treasury checks, USPS money orders, cashier checks, certified checks, teller checks, Federal Reserve Bank and Federal Home Loan Bank checks, and state and local government checks are available on the day the Credit Union receives the transfer.

Funds from all other checks are available on the 9th business day after the day of your deposit.

## **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 a 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.

### **Deposits at Nonproprietary ATMs**

Under the Expedited Funds Availability Act (Reg. CC), funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate would not be available until the fifth business day after the date of your deposit. As a benefit of being a member of USPS FCU, the first \$200 of your deposit will become available on the next business day and the remaining deposit will be available on the second business day after the date of your deposit. This benefit is subject to change at any time.

### **Deposits at Proprietary ATMs**

The first \$200 of the funds (cash or checks) deposited at automated teller machines (ATMs) we own and operate will be available on the next business day and the remaining deposit will be available on the second business day after the date of your deposit. All deposited items defined as Same Day Availability Items in this disclosure receive next day business availability.

## **Special Situations**

### **Account Closing**

You may close your account at any time without advance notice subject to the terms and conditions of this agreement as long as there is no outstanding indebtedness to the Credit Union. We require your signature to close your account. After your account is closed, we return any debits or payments we receive.

### **Dormant Accounts/Escheatment**

If your account is inactive for the period of time defined by District of Columbia Law, USPS FCU is required to turn over the funds in the account to the appropriate state agency. Once funds have been turned over to the state, we have no further liability to you for such funds. You agree not to hold USPS FCU liable for complying with this law and permit USPS FCU to charge a processing fee in accordance with our published fee schedule.

### **Change of Address**

Written notification is required for a change of address. Because we perform monetary transactions by phone request, it is for your protection and security that we do not accept change of address information over the phone. We may request additional documentation to verify the change of address. The Credit Union

reserves the right to destroy any mail returned to us as undeliverable. It is the member's responsibility to maintain a current address on file with the Credit Union. A fee will be imposed for mail being returned.

### **Legal Process**

If any legal action is taken against your account, including, but not limited to, tax levy, attachment or garnishment, USPS FCU may impose a service fee against the funds on deposit and may refuse to allow any withdrawals from the account until the matter is resolved. If, by reason of the attachment, checks are returned against your account, USPS FCU will not be liable to you. If, because of the legal process, USPS FCU incurs any costs relating to the account, including attorney's fees or court costs, you agree to reimburse USPS FCU. USPS FCU reserves the right to exercise its lien, both statutory and contractual, against your account, if applicable, as a result of receiving a garnishment or levy against your account.

### **Power of Attorney**

We are not required to recognize any power-of-attorney to act on an account, even if we have previously accepted the power-of-attorney for other transactions. If we accept a power-of-attorney, we may continue to recognize the authority of your attorney-in-fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We also reserve the right to restrict the types or sizes of transactions we will permit an attorney-in-fact to conduct on a case-by-case basis and may require the attorney-in-fact to present the original power-of-attorney before conducting any transaction. A person acting under a power-of-attorney is not an owner of an account, no funds in the account belong to that person by reason of that capacity, and that person has no right of survivorship in the account. We require other forms to be completed for these types of accounts. Contact the Credit Union for the forms required.

### **Return of Deposited or Cashed Items**

If a check or other item you cash or deposit to your account is returned to us for any reason, we will redeposit the item when possible, or we may charge your account for the amount of the item. We also charge a fee for each returned item and notify you that the item was returned.

### **Right to Limit Account Use**

If you have caused USPS FCU a loss, behaved abusively toward USPS FCU employees or participated in any unsafe or unsound practice through which the interest of USPS FCU or its members has been or could be jeopardized, you may have all or some Credit Union services reduced or denied within the limits of applicable law which

pertain to the loss incurred. You will be allowed to maintain a non-dividend-bearing membership account. Withdrawals may be made only in person or by mail with a Credit Union check mailed to the last address of record. You will still retain your right to vote at annual and special meetings of the membership. To have services reinstated, if you have caused a loss, you must explain in writing the circumstances that caused the loss and the specific services you wish to have reinstated. USPS FCU must be reimbursed for the loss, including but not limited to, late charges and collection fees (including reasonable attorney's fees).

### **POD/Trust Account Designations**

A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that a single or joint account so designated is payable to the party(ies) during his, her, or their lifetimes and, when the last party on the account dies, payable to any named and surviving POD payee or trust beneficiary. When there is more than one surviving beneficiary/payee the amounts in the account are owned jointly in equal shares by such beneficiaries/payees. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs) which are governed by a separate beneficiary/payee designation. We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except when otherwise provided by law.

### **Right of Survivorship**

When one owner of a joint account dies, all rights and available funds in the account fall to the remaining account owner(s), unless otherwise authorized on the Membership Agreement. If a surviving owner does not exist, the last deceased owner's interest will go to his or her estate. If a surviving owner does not exist, his or her share of the account is subject to any financial obligations, security interest or pledge authorized by the decedent, even if the surviving owner did not agree to it.

### **Death of an Account Owner**

You irrevocably waive the right to make a testamentary disposition of any account with the Credit Union now or in the future. You agree that upon your death, your account will be payable in accordance with any existing account designations and the terms of the Agreement. Upon the death of an account owner, funds in the account shall be payable to multiple party account owners or any POD beneficiaries in accordance with this Agreement and all applicable State and/or Federal law. We may honor checks or accept payments or transfers drawn by you until ten (10) days after we learn of your death. We require

any person claiming an interest in the deceased member's accounts to provide us proof of their right to the account and may require that person to indemnify us from any losses incurred as a result of honoring that claim. The conditions of this Membership and Account Agreement shall be binding upon any heirs, personal representatives, and successors of any account owner after his or her death.

### **ACH & Wire Transfers**

If offered, you may initiate or receive credits or debits to your account via wire transfer or ACH (automated clearinghouse) transfer. You agree that if you receive funds by a wire or ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. The Credit Union may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if the Credit Union does not receive financial settlement for a transfer, it may reverse the provisional credit to your account, or you will refund the amount to the Credit Union. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different party or institution.

Wire transfers are governed by Federal Reserve Regulation J if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association. Under those rules, if you have revoked your authorization for previously authorized ACH transactions, the Credit Union will not be responsible for the unauthorized ACH debits to your account if you fail to notify us in writing fifteen (15) days after we send or make available to you the statement containing that ACH entry.

### **Facsimile Signatures**

If your items are signed using any facsimile signature or other non-manual form of signature, you acknowledge that its use is solely for your benefit and convenience. You accept sole responsibility for maintaining security over any device for affixing a signature. Such signature will be effective as your signature regardless of whether the person affixing it was authorized to do so.

### **Amendment**

We may change any of the items of this Agreement at any time without prior notice to you if the change is favorable to you. We may make changes that are adverse to you only if we provide you with notice required by law. You may close the account if you do not agree to changes we make; if you maintain your account and continue to use it after the effective date of the change, you will be deemed to have agreed to the changes.

## Other Terms

### Notice

Any written notice required to be provided by USPS FCU is effective when deposited in the United States mail or sent to you via electronic means if you accepted delivery in that manner. Any written notice you give to USPS FCU is effective when it is actually received by USPS FCU. Notice to any account owner is considered notice to all account owners.

### Depositing of Items

You may make deposits in person, by mail, at an ATM or by other methods that USPS FCU makes available. USPS FCU may refuse to accept any deposit. If you fail to include an endorsement, the Credit Union may, but is not required, to supply the missing endorsement. You agree to reimburse USPS FCU for any loss or expense that USPS FCU may incur because you fail to endorse the item properly. These fees may include, but are not limited to, attorney's fees and cost of litigation. If an item is received on a weekend, holiday or after USPS FCU's cutoff hour on a business day, the item will be deemed to be received on the next business day. If a check, draft or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person.

### Collection of Items

When USPS FCU receives items for deposit or collection, USPS FCU acts as a collection agent and assumes no responsibility beyond the exercise of due care. If you request special handling instructions, you must place these instructions in writing to USPS FCU at the same time you present the item. We will not give effect to any special instructions given to us through any automated teller machine. All deposit items are provisionally credited to your account and subject to final payment. If you deposit an item denominated in foreign currency, final credit will be determined by the exchange rate in effect at the time when USPS FCU receives final payment. USPS FCU may charge back any item to your account at any time before final payment. If, after final payment, someone makes a claim that an item was altered, forged, unauthorized or should not have been paid for some other reason, we may hold the funds until a final determination has been made as to ownership of the funds.

### Direct Deposits

We may offer preauthorized deposits to your account (e.g., payroll checks, Social Security or retirement, or other government checks). If USPS FCU is required to reimburse the Federal or State Government

for a benefit payment using any funds deposited into your account through direct deposit for any reason, you agree to allow USPS FCU to return the funds from either the account the funds were deposited in or any other account you have an ownership interest in, unless the deduction is prohibited by law. This right is in addition to any lien rights USPS FCU has against your account. You may direct that funds that are deposited into your account be directed to any other savings account or liability you have at the Credit Union. We will continue to transfer your deposits in accordance with your instructions until you provide us with written instructions changing These deposit instructions. Upon a bankruptcy filing, unless you cancel an authorization, we will continue making preauthorized transfers in accordance with your authorizations.

### **Crediting Deposits**

Unless otherwise stated in our funds availability policy, deposits received at our offices on business days before the close of business will be credited to your account as of the day of deposit. Deposits made after the close of business, at automated teller machines and service centers after the close of business and deposits made on Saturdays, Sundays, and Credit Union holidays will be credited to your account on the next business day.

### **Authorized Signature**

The signature on the Signature Card or membership application is your authorized signature. If an electronic signature is the method used to sign, then the electronic signature is your authorized signature as well. USPS FCU will not be liable for nonpayment of an item or refusing to honor any instructions where USPS FCU, in good faith, believes that the signature is not genuine. If you voluntarily give information about your account (such as the Credit Union's routing number and/or your account number) to a party who is seeking to sell you good or services, and you do not physically deliver a check to that party, any item presented against your account by the party to whom you gave the information is deemed to have been authorized by you.

### **Reverse Side of Check**

You agree that USPS FCU will not be liable because an item is returned after the time set by applicable law if the delay was the result of markings on the back of an item that is reserved for a financial institution's endorsement where those items were placed by you or a previous endorser.

## **Limitation on Use of Account**

Any financial service provided by USPS FCU may be sued for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated in USPS FCU's discretion. You further agree, should illegal use occur, to waive any right to sue USPS FCU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold USPS FCU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

## **Unlawful Internet Gambling and Other Illegal Activities**

You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

## **Providing Information**

You agree that we may provide information on your account to a credit reporting agency, to anyone whom you have given USPS FCU as a reference to or to any other person or agency who, in USPS FCU's judgment, has a legitimate purpose for obtaining the information. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You also recognized that we may be obligated to disclose information about your account to governmental agencies and other third parties in accordance with various statutes, rules, regulations, court orders, subpoenas and other legal requirements.

## **Withdrawal and Access to Your Account**

You may make withdrawals or transfers from your account in any manner which is permitted by the Credit Union (e.g., check, automated teller machines (ATMs), in person, by mail, automatic transfer or telephone, as applicable). If the Credit Union accepts any check that is not drawn on a form provided by the Credit Union, you will be responsible for any loss incurred by the Credit Union for handling the check. If the Credit Union accepts any check that is not drawn on a check form provided by the Credit Union or the Credit Union's authorized check vendor(s), you will be responsible for any loss incurred by the Credit Union for handling the check. The Credit Union may return as unpaid any check that is not drawn on the form provided by the Credit Union or the Credit Union's authorized check vendor(s). Withdrawals are generally made first from finally collected funds and, unless prohibited by law or by the Credit Union's written funds availability policy, we reserve the right

to refuse to pay any check or other item drawn against uncollected funds, impose a special fee for each such item, or both. The Credit Union may pay checks or other items drawn upon your account (including those payable to the Credit Union or on which the Credit Union may be liable) in any order determined by the Credit Union, even if paying a particular check or item results in an insufficient balance in your account to pay one or more other items that otherwise could have been paid out of your account. When making a telephone or fax transfer, you must give us your name and account number and answer certain other questions to provide us with identification information for security purposes. When making a transfer involving two separate account numbers, you must be listed on both accounts. (We will need your signature, either by fax or in person, to verify a telephone request.)

### **Credit Union Examination**

You recognize that the Credit Union has adopted automated collection and payment procedures so that it can process the greatest volume of items at the lowest possible cost to all its members. In recognition of this fact, you agree that in paying or taking an item for collection, the Credit Union may disregard all information on the item other than information that is encoded onto the item in magnetic ink according to general banking standards, whether or not that information is consistent with other information on the item. You agree to reimburse the Credit Union for any loss or expense, including without limitation attorneys' fees and the costs of litigation to the extent permitted by law that we incur because you issue or deposit an item containing such extra information. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

### **Taxpayer Identification Numbers and Backup Withholding**

Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirement may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN we may suspend opening your account.

### **Enforcement**

You are liable for any losses, costs or other damages (including costs of collection or reasonable attorney's fees) we incur as a result of you not following the terms of this agreement. You specifically authorize us to deduct any such costs from any share account that you have with us.

## **Severability**

If any terms of this Agreement come into conflict with applicable law, those terms will be nullified to the extent that they are inconsistent with the law, and the applicable law will govern. If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

## **Negative Information Notice**

**We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.**

## **Custodial Savings Account**

This account is for an irrevocable gift to a minor established under the provisions of the “State of Maryland’s Uniform Gifts to Minors Act.” The Custodial Savings account is opened by an adult, at least 21 years old, in the name and Social Security number of the minor (under age 18) who is eligible for USPS FCU membership. Once the Custodial Share Savings account has been opened, Share Certificates may also be opened. The custodian(s), who is required to be a USPS FCU member, has/have sole control of the account and receive(s) all account statements. The custodian(s) has/have the power to make withdrawals by requesting a Credit Union issued check made payable to both the minor and the custodian, but all transactions must be used for any purpose that benefits the minor. If the custodian dies, resigns, or is ineligible to serve and a successor custodian is not named, we will suspend the account until a successor custodian is named or we receive a court order regarding the account. This account will be terminated when the minor attains the age of 18 (depending on your state’s law). When the custodial relationship terminates, the custodian transfers the account to the child, who can use it in any way he or she chooses. The minor who has attained the age of majority must complete an updated signature card to maintain full benefits of membership. The custodian can remain on the account as a joint owner or can be removed at the time that a new signature card is completed.

## **Accounts for Minors**

The Credit Union reserves the right to limit the accounts and services that are available to minors. For any account established by or for a minor, the minor account owner must have a joint account owner who is

a parent or legal guardian of the minor, as approved by the Credit Union, who shall be jointly and severally liable to the Credit Union. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. The Credit Union may make payments of funds directly to the minor without regard to his or her minority. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The minor account owner's tax identification number must be shown on the Application. The Credit Union will not automatically remove joint owners when the minor reaches age eighteen (18), unless authorized in writing by all joint owners. However, when the minor reaches age eighteen (18), the minor may open new accounts without regard to any restrictions on, or ownership and access arrangements of, existing accounts.

## **Fiduciary Accounts**

A fiduciary account is an account opened by an executor, administrator, personal representative, guardian, conservator, or other fiduciary in such capacity authorized under a will, court order, or trust instrument establishing the fiduciary relationship trustee or a Representative Payee authorized by the Social Security Administration ("fiduciary"). The account owner is the estate, guardianship, conservatorship, trust, or Social Security Administration benefit recipient as the sole owner of this account. The fiduciary is authorized to act on behalf of the account owner but has no ownership interest in the account. The fiduciary is the only authorized party to transact on this account. The fiduciary is expressly authorized to endorse all items payable to or owned by the account owner for deposit with or collection by the Credit Union and to execute such other agreements and to perform any other account transaction under the Agreement. The fiduciary is authorized to receive account information from the Credit Union, either orally or in writing, and any information related to the account. The authority given to the fiduciary shall remain in full force until a court order, termination of the account owner or written notice of revocation is received by the Credit Union either by a court appointed representative of the account owner or by the Social Security Administration, as applicable. Any such notice shall not affect any items in process at the time notice is given. The fiduciary will notify the Credit Union of any change in the account owner's status affecting the deposit relationship between the account owner and the Credit Union. The fiduciary warrants that all actions he or she takes regarding the account will be for the sole benefit of the account owner and that the fiduciary will not conduct any transaction on the account that will personally benefit the fiduciary or will not comply with the terms of applicable laws, will, court order, or instrument establishing the fiduciary relationship. The Credit Union may rely upon these representations and shall have no duty to examine such authorizing documents for compliance or inquire as

To the powers and duties of the fiduciary and shall have no notice of any breach of fiduciary duties by the fiduciary unless the Credit Union has actual notice of wrongdoing. The account owner agrees that the Credit Union shall not be liable for any losses due to the account owner's failure to notify the Credit Union of any unauthorized acts of the fiduciary or changes to the relationship between the fiduciary and account owner. The account owner and fiduciary agree to indemnify and hold the Credit Union harmless of any claim or liability as a result of unauthorized acts of the fiduciary upon which the Credit Union relies prior to any actual notice of any account change or change of the account owner.

## **Administrative Office**

7905 Malcolm Road, Suite 311,  
Clinton, MD 20735-1730  
No Cash Transactions  
Office Hours: 8:30 a.m. – 2:30 p.m. EST

## **Branch Locations**

Teller Transactions / Cash Transactions

Washington, D.C.  
Pittsburgh, Pennsylvania  
Capitol Heights, Maryland\*  
San Fernando, California\*  
Raleigh, North Carolina\*

*(\*No Cash Transactions)*

## **Shared Branching Network**

### **Remote Access**

[www.uspsfcu.org](http://www.uspsfcu.org)

E-mail: [uspsfcu@uspsfcu.org](mailto:uspsfcu@uspsfcu.org)

Phone and Telephone Teller (800) 877-7328 (toll-free)  
(301) 856-5000 (D.C. metro)

Call Center Hours: 8:00 a.m. – 7:30 p.m. (EST)

Virtual Branch: [www.uspsfcupcu.org](http://www.uspsfcupcu.org)

Routing Number: 254075441

## **Rate Information**

Please contact the Credit Union for current rates  
or visit our website at [www.uspsfcu.org](http://www.uspsfcu.org).

Rates are subject to change without notice.



[www.uspsfcu.org](http://www.uspsfcu.org)

7905 Malcolm Road, Suite 311  
Clinton, Maryland 20735-1730  
(301) 856-5000 OR 1-800-USPS FCU (877-7328)  
Fax: (301) 856-4061

**E-mail:** [uspsfcu@uspsfcu.org](mailto:uspsfcu@uspsfcu.org)

**Website:** [www.uspsfcu.org](http://www.uspsfcu.org)



**Federally Insured  
by NCUA**

We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act. It is illegal to discriminate against any person because of race, color, religion, sex or national origin.