Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information on personal accounts that identifies each person who opens an account. In addition, we will obtain and record information on legal entity accounts that identifies each beneficial owner and a controlling person.

What This Means to You: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

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

NCUA

National Credit Union Administration, a U.S. Government Agency

---

This credit Union participates in a shared branch network with other credit unions and accepts share deposits for members of those credit unions. While this credit union is federally insured, not all of these credit unions are federally insured. If you need information on the insurance status of your credit union, please contact your credit union directly.

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive our deposit. Funds from electronic direct deposit will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit.

All new accounts are verified through

ChexSystems®

Funds deposited into your account through CO-OP Shared Branch location may not be immediately available. Please contact your credit union for further instructions.

CO-OP FINANCIAL SERVICES