

TTCU Federal Credit Union Membership and Account Agreement

This agreement governs the operation of your Account (referred to as the "Account") and the rights and responsibilities concerning the Membership and Account(s) offered to you by TTCU Federal Credit Union. In this Agreement, the words "we", "our", and "us" mean TTCU Federal Credit Union (referred to as "TTCU" or "Credit Union") and the words "you" and "yours" mean those who sign the Membership and Account card as applicants, joint owners or any authorized users. The word "Account" means any one or more accounts you have with TTCU, not limited to and including share accounts, share draft accounts, money market accounts (MMA), and share certificates. Any Individual Retirement Account (IRA) arrangement will be governed by the terms of a separate Application and Disclosure Agreement. The phrase "Authorized Person" means you and anyone authorized by you to have access to funds and transact other business with respect to the Account. Your signature(s) on the Signature Card and/ or the deposit of funds into the Account, shows that you and all other Authorized Persons promise to be bound by this Agreement and the rules and regulations in it. This Agreement, together with applicable State and Federal laws and regulations, will govern your relationship with us. You further agree that additional accounts and services you request in the future will be governed by this Agreement, as amended from time to time. As used herein, "Business Day" means any weekday, Monday through Friday, except legal holidays, on which we are open for business.

I. Scope of Agreement – Membership and Accounts Membership Eligibility

To be eligible for membership in TTCU, you must be an individual or entity qualifying within the approved field of membership as specified by TTCU by-laws. You authorize us to check your Account, credit, employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any particular account(s) and service(s). We may report information about your Account to credit bureaus. Late payments, missed payments or other default on your Account may be reflected in your credit report. Par value of a share is \$25.00. A minimum balance requirement of \$25 is necessary to be entitled to all other services as well as providing the Account holder one vote at the Annual Shareholders Meeting.

Individual Account

An account you open for personal purposes and owned by one person. Upon receiving notice of your death, we will release the funds only to the personal representative of your estate, except as otherwise permitted by law.

Joint Accounts – With Survivorship

An account owned by two or more persons as joint tenants with right of survivorship and not as tenants in common. Upon the death of any such Owner, the balance in the Account will belong to the survivor(s) as joint tenants with right of survivorship. Notwithstanding, you recognize that the right of any survivor who is not a spouse of the decedent may be subject to certain limitations and notice requirements imposed by law.

Rights of Joint Account Owners

Any joint account owner is authorized to act for the other owner(s) and TTCU may accept orders and instructions regarding account transactions and requests for future service from any joint owner. Any joint account owner may withdraw all funds in the account, stop payment on items drawn on any account, or pledge all or part of deposits of any account without the consent of the other joint owner(s) and TTCU shall have no duty to notify any other joint account owner(s). If TTCU receives written notice of a dispute between joint owners or receives inconsistent instructions from them, TTCU may suspend or terminate the Account, require a court order to act or require that all joint owners agree to any transaction concerning the Account.

Joint Account Owner Liability

If any item deposited in a joint account is returned unpaid and account is overdrawn, each of the joint account owners is jointly and individually liable to TTCU for the amount of the overdraft and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any joint owner is indebted to TTCU such that TTCU has a lien against an account of that joint owner, TTCU may enforce its right against any or all funds in the joint account regardless of who contributed the funds to the joint account.

Joint Accounts

General. Any item made payable to one or more of the joint owner(s) may be deposited to the Account by us or anyone else and we may supply any endorsements required for this purpose. We may (but we shall not be required), in our sole discretion and without liability to any of you, refuse to honor a withdrawal from a joint account if any one of you requests us in writing not to permit the withdrawal. However, we may also, in our sole discretion, elect to honor such a withdrawal unless directed from such action by a court of competent jurisdiction. We may accept an instruction from any one of you to close the Account or add a new owner, but we are not required to do so. We will not delete any owner from the Account without that owner's written consent, but we may substitute the estate of a deceased owner.

Minor Accounts

An account established by or for a minor. The custodian(s) listed on the Signature Card agrees to be primarily liable to TTCU for any returned item, overdraft, or unpaid charges or amounts on such account. All funds in the Account shall be held by the custodian for the exclusive right and benefit of the minor. TTCU may make payments of funds directly to the minor without written regard to his or her minority unless TTCU has received written notice from the custodian to withhold payment and TTCU has had a reasonable opportunity to act on the notice. TTCU has no duty to inquire of the use or the purpose of any transaction by or for the minor. With the custodian's written authorization, a parent/custodian permission card may be signed to authorize the minor to make withdrawals from this Account. Signature of this document releases TTCU from any responsibility or liability resulting from these actions. No account owner of a minor account may pledge the account as collateral for any loan without consent of the custodian. When minor reaches age 18, the account will be changed to an individual or joint account.

Living Trust Accounts

An account for a living trust is an account held by one or more trustees for the benefit of one or more beneficiaries pursuant to a revocable trust agreement. Upon request of TTCU, the trustee(s) will furnish to TTCU a copy of the trust agreement, evidencing trustee's authority. Trustee warrants that a valid living trust has been created, currently exists, and that trustor is a member of TTCU. TTCU is under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). Trustee(s) agree to notify in writing to TTCU of any change or change of trustee. TTCU may withhold payment of funds to any party until proper evidence of authority is provided. Available funds may be released to any one trustee acting alone or with a co-trustee. TTCU may rely upon the directions of any one trustee until written notice of revocation of the living trust is received. The trustee(s) agree to indemnify and hold TTCU harmless of any claim, damage or loss arising as a result of unauthorized acts of any trustee, or former trustee unless a successor trustee notifies TTCU in writing prior to any unauthorized act. This Agreement shall be binding on the trust, successor, trustee(s) and beneficiaries.

Organizational and Business Accounts

Any account held in the name of an organization or business are subject to the same terms set forth in this Agreement plus the following rules. Account owners agree to inform TTCU of the persons authorized to transact business on behalf of the organization or business. TTCU may rely on the Account owner's representation of authorization stated on any written corporate resolution until such time as TTCU receives, in writing, notice of any changes. We may cash third party checks payable to a business at our discretion, but we are under no obligation to do so.

Signatures

If the Account has a Signature Card, all persons who sign the Signature Card either as owner or as authorized signer, are Authorized Persons. We may recognize the signature(s) of the Authorized Person(s) as shown on the Signature Card in the payment of funds and in the transaction of all other business in connection with the Account. You agree to indemnify and hold TTCU harmless from all losses resulting from our honoring an item in any instance in which the item bears or purports to bear a facsimile signature resembling a signature on file with us, regardless of by whom or by what means the actual or purported facsimile signature was affixed to the item. If the owner of the Account is an organization, business, or trust, every person affixing his signature to the Signature Card represents himself and on behalf of the owner that he is fully authorized to execute this Account Agreement in the capacity therein stated.

TTCU Federal Credit Union Membership and Account Agreement

Authority

If the Owner of the Account is an organization, trust, or business, we may require the Owner to furnish us with evidence of any trust, organization or business action relating to the opening or maintenance of the Account and any changes therein.

Statements

To minimize our mutual risk of loss, you must carefully examine your statement and other notices and confirmations and report any errors, forgeries, unauthorized signatures or alterations to us no later than 30 days after the statement, notice or confirmation is made available to you. If no report is made to us within such time, you may be precluded from contesting payments from your Account by asserting such error, forgery, unauthorized signature (including the unauthorized use of a facsimile signature machine), or alterations against us, and you will be deemed to have accepted the charges assessed and the Account balance reported as correct. For checking accounts, you understand that when paid, your original check (or any substitute check) becomes property of the Credit Union and may not be returned to you. You agree to keep a copy or carbon copy of your original check in order to verify its validity. If you request us to provide you with an original check or sufficient copy, you agree that we may provide an electronic image of the original check or sufficient copy if you have agreed to receive account information or statements electronically. We are only obligated to mail statements to one address, but may, upon your written request, mail additional statements for an additional charge. If you request us to hold statements or if statements are returned to us by the U.S. Post Office as undeliverable and you do not call for such statements within 90 days of the statements, we shall be entitled to destroy the same without liability. You agree that we shall have all defenses against you that we would have had if such statements had been delivered to you. You may obtain copies of such statements or drafts upon payment of our charges thereof. You further understand that your original draft will not be returned to you, but copies will be available through TTCU for an additional charge, plus any research expenses associated with it.

Deposits

All deposits are accepted subject to correction as they are written. We assume no responsibility for the correctness of the listing on the original or duplicate of any deposit ticket and shall not be bound as to the contents thereof. Any non-cash items tendered for deposit (including items drawn "on us") will be given conditional credit only subject to final collection and payment and may be charged back at any time until actual cash payment is received. After we have received final payment, we refer to these deposits as collected items. If TTCU incurs any fee to collect your deposit item, TTCU may charge such fees to your Account. TTCU reserves the right to refuse or to return all or a part of a deposit or to close your Account. Deposits may be made to the share draft and share accounts, if applicable, in any amount by cash, check, or other item for deposit at any facility of TTCU. All accounts are non-assignable and non-transferable except on the books and records of TTCU. Any item credited to your Account shall be deemed endorsed by you, and you hereby authorize us to supply for you any missing endorsement that may be necessary or convenient. We are not responsible for transactions sent by mail until we have received the delivery from the U.S. Postal Service or other common carrier. We are not responsible for transactions placed in a night depository until we have removed it from the depository. During the time items are lodged in a depository, our relationship towards you is solely that of a bailee. All transactions are subject to acceptance and verification by TTCU. All transactions received on a day other than a Business Day or after a "cut-off time" will be treated and recorded as if received on our next Business Day. Unless otherwise stated in TTCU's Funds Availability Policy, deposits received at our offices on business days before the deposit cut-off period will be credited to your Account the first business day after we receive your deposit. Deposits made after the cut-off period, made at ATM's and deposits made on Saturdays, Sundays, and TTCU holidays will be credited to your Account on the next Business Day. Deposits received at un-staffed teller locations will be credited on the day funds are removed and processed by TTCU. Delivery to us of items for collection or credit shall constitute your acceptance of the items and conditions of this Agreement and our rules, regulations and operating procedures as are in effect at the time.

As a service to you, TTCU may offer direct deposit options allowing you to preauthorize deposits or preauthorize transfers from other accounts at TTCU. You may be required to authorize any direct deposits to your Accounts by a separate voluntary authorization form. If applicable, you must inform TTCU at

least 30 days prior to any direct deposit or preauthorized transfer if you wish to cancel the direct deposit or direct transfer option. Upon filing of a bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and TTCU to make and apply direct deposits in accordance with your authorization on file with TTCU. If, in connection with a direct deposit plan, we deposit any amount in your Account which should have been returned to the U.S. Government for any reason, you hereby authorize us to deduct the amount of our liability to the Government from your Account or from any other account you have with us, without prior notice and at any time, except as the law may otherwise require. We also may use any other legal remedy to recover the amount of our liability. You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnity. If you do so, you agree to indemnify the Credit Union for all losses the Credit Union incurs in connection with the substitute check or item. You agree not to deposit any substitute check without our consent.

Withdrawals (Generally)

Withdrawals may be made by withdrawal slip at or/ by Automated Teller Machines (ATM's) or with the exception of MMA's (see withdrawal restrictions), by written order (draft). All forms so used must be approved by us, and must be signed by one of the persons designated as an Authorized Person for the Account. TTCU is only required to permit a withdrawal if you have sufficient available funds to cover the full amount of the withdrawal or have an established overdraft protection option. Drafts or other transfer or payment orders which are drawn against insufficient available funds will be subject to a service charge, as set forth in the Service Charge Schedule. TTCU further reserves the right to refuse to allow a withdrawal in additional instances: disputes between owners, legal garnishments, attachments, funds pledged as collateral for a debt to TTCU, any required documentation which has not been presented, or failure to repay a TTCU loan as scheduled. We reserve the right at any time to require you to give notice in writing not less than seven (7) days prior to any intended withdrawal from any share account or MMA, except share draft accounts. A withdrawal will reduce earnings. TTCU may pay drafts without being subject to claims or defenses which the member or joint owner may have against the payee.

Withdrawals (Restrictions)

For share savings and money market accounts, you may make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month to another account at TTCU or third party by means of a preauthorized or automatic transfer, or telephonic banking, Virtual Branch, order of instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. A preauthorized transfer includes any arrangement with TTCU to pay a third party upon written or oral instruction including orders received through an automated clearing house. You may make unlimited transfers to any of your TTCU loan accounts and may make withdrawals in person, by mail, or at an ATM. Wire transfers are limited to six (6) for requests by phone. Wire transfers are unlimited if requested in person or by mail. We may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

Telephone Transfers

If otherwise permitted, funds may be transferred from the Account to another account with us, by telephone, by the same person(s) provided you are a joint owner, and under the same conditions generally applicable to withdrawals by written order.

Funds Transfers

Unless we have entered into a specific written agreement with you that provides otherwise, payment orders you give to us for the transfer of funds out of the Account by wire transfer and payment orders we receive for the transfer of funds into the Account will be governed by this section. Except as otherwise specified in this paragraph, your rights and obligations with respect to a payment order, and our rights and obligations, will be governed by Regulation J and Article 4A of the Uniform Commercial Code as enacted in Oklahoma, and ACH transactions will be governed by the operating rules of the National Automated Clearing House Association. In the event there are any disputes or issues between the Federal Reserve Bank and TTCU or TTCU and its members, Regulation J will supersede UCC 4A as the governing law. We reserve the right to refuse to accept any payment order.

TTCU Federal Credit Union Membership and Account Agreement

You agree that if a payment order or cancellation thereof identifies the beneficiary by both name and an identifying number or Account number and the name and number identify different persons or Account holders, execution and payment to the beneficiary or cancellation may be made solely on the basis of the identifying number or Account number. You also agree that if a payment order identifies any intermediary institution or the beneficiary's institution by both name and an identifying number and the name and number identify a different institution, execution of the payment order by the institution may be made solely on the basis of the identifying number. Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry. We must receive payment orders not later than 3:00 p.m. (local time in Tulsa, Oklahoma) on a Business Day in order for the payment order to be accepted on that day. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your Account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments via ACH and wires in the periodic statements we provide to you. We may accept on your behalf payments to your Account which have been transmitted through one or more ACH's and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Oklahoma as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Account Access

You may make withdrawals or transfers from your Account in any manner that is permitted by TTCU not limited to drafts, ATM's, in person, by mail, telephone or automatic transfers. If you make withdrawals by draft, the draft must be properly completed and signed by you or your representative whose authority is on file with TTCU. TTCU may return as unpaid any draft that is not in the form provided by TTCU. TTCU may restrict the withdrawals or transfers on your Account(s). Except as otherwise provided in this Agreement, TTCU may permit you to make deposits, transfers and withdrawals by mail. Such transactions will be posted to your Account on the day the transactions are processed at TTCU.

Agent

Except as otherwise specified on the Signature Card or in our records, you authorize each Authorized Person to make withdrawals from the Account, to make deposits, to endorse any draft or check payable to you for deposit to the Account, to receive information or statements on the Account and to dispose of or to deal with the Account as your agent as freely and fully as you might do in person, and you hereby ratify every action that may be taken by any Authorized Person in connection with the authority hereby granted.

Account Closing

In the event the Account is closed or terminated, TTCU will not pay dividends that have been accrued but have not been credited to the Account. You may close your Account at TTCU after giving written or telephone notice of your intent to withdraw from the TTCU membership. Once the account has been closed, TTCU is not liable for payment on any draft withdrawal, or other item once your Account has been terminated. Your Account may also be closed or membership terminated due to a loss suffered by TTCU or any other reason allowed under applicable law.

Dividends

TTCU will pay dividends from current income and available earnings, after required transfers to reserve at the end of a dividend period. The Board of Directors reserve the right to change rates and frequency at their discretion based in part on the earnings TTCU anticipates having available for distribution. These rates are not guaranteed. The Annual Percentage Yield (APY) is the actual dividend rate a deposit will earn based on the rate and the frequency of compounding for a 365-day period. If you withdraw funds from your Account or have service charges assessed to your Account, the yield will be reduced. On share accounts and Individual Retirement Accounts (IRA's), dividends are earned on the average daily balance of the funds in the Account from the date of deposit until the date they are withdrawn and are paid and compounded quarterly. TTCU will not pay dividends that have accrued but that have not yet been credited if the share account is closed between crediting periods.

For share draft accounts (*not including non-dividend bearing checking accounts*) and MMA's, dividends are earned on the average daily balance of the funds in the Account from the date of deposit until the date of withdrawal and are paid and compounded monthly. TTCU is not required to pay dividends on items that are not good. If dividends have been credited on an item that has been returned, we may deduct that item and its corresponding dividend from the Account balance.

Post-Dated Checks

You agree not to date any check or draft later than the date you write it. If you do post-date a check or draft, you hereby authorize us to pay any such item presented to us as a cash item, upon receipt, the same as if it bore the date it is presented for payment, even if you have previously given us notice that the item is post-dated. Notwithstanding, we reserve the right to return any such post-dated check or draft, whether presented to us as a cash or collection item.

Check or Draft Legends

You agree that we may disregard any information on a check or draft other than the signature of the drawer, the identification of the drawee institution and payee, the amount, and other information encoded on the MICR line. We are not responsible for enforcing additional language or notification of limits on the Authorized Person's authority, such as (but not limited to) "void after 30 days", "not valid if in excess of \$100.00", or "two signatures required."

Stale Item

If any item is presented for payment on your Account more than six (6) months after its issue date, we may in our sole discretion dishonor the item and return it unpaid, but we have no obligation to do so and we may, in good faith, pay such an item.

Stop Payments

If you do not want us to pay a draft written on your Account, you may request us to stop payment by providing us your Account number, the number, date and the amount of the check, the payee's name, and the reason for asking us to stop payment. All of the required information must be correct. If the information is incorrect in any manner, your request to stop payment will be ineffective. We will honor a stop payment request made by you or by any Authorized Person with respect to any draft drawn on the Account. A request becomes effective when a representative of TTCU records it on your Account. Unless renewed, a written request for stop payment is effective for six (6) months. Oral requests for stop payment are only valid for fourteen (14) days. We may charge your Account a service charge for each stop payment order at the rate set forth in the Service Charge Schedule, as amended from time to time. You agree to pay us for any losses, cost and expenses, including reasonable attorneys' fees, which we incur as a result of complying with a stop payment request. You also agree to return the draft to us if it should ever come into your possession. If anyone sues us to require payment of the item, you agree, if we so request, to appear in court and defend TTCU against suit. You agree that a stop payment order that is otherwise valid will become effective within a reasonable time after TTCU receives it, and you further agree that the standard for what constitutes a reasonable time shall be determined by a comparison of other financial institutions of comparable size in this marketplace.

Insufficient Funds, Overdrafts, and Courtesy Pay

Your account balance is the amount of funds in the account at a point in time based on transactions that have posted to the account at that time. Your available balance is the amount of funds in the account that are available to pay items presented against the account. The available balance is generally equal to the account balance less the amount of any holds placed on recent deposits or holds placed for other reasons. TTCU may refuse to pay an item drawn on the account because of an insufficient available balance, without giving you prior notice, and charge a processing fee at the rate set in the Service Charge Schedule, as amended from time to time. If multiple items have been presented against the Account and there is an insufficient available balance to pay all the items presented, we may pay the items in any order we select and may charge a processing fee with respect to each item paid or returned. We reserve the right to pursue collection of previously dishonored items at any time, including giving a financial institution extra time beyond any deadline limits. You may make arrangements in advance for TTCU to transfer funds from your savings and/or line of credit to cover a check or electronic

TTCU Federal Credit Union Membership and Account Agreement

item that overdraws your checking account. This service is not available for "DBA" accounts. Transfers from your Account will be governed by this Agreement, and any loan account will be governed by Loan documentation. Please refer to the Service Charge Schedule for fees associated with Overdraft Protection. TTCU's Courtesy Pay may pay for overdrafts resulting in a negative balance created by checks or electronic transactions such as VISA Check Card, Bill Pay, Automated Clearing House and ATM withdrawals. The Courtesy Pay limit per account is \$500 (for Fresh Start accounts the limit is \$200). The Courtesy Pay limit per member in the aggregate is \$1000. Please refer to the Service Charge Schedule for fees associated with Courtesy Pay. If an Overdraft Protection plan is set up in advance, items will first be paid by transfer from savings in increments of \$50 and/or line of credit in increments of \$100. After transfers from your savings and/or line of credit are exhausted, Courtesy Pay will be activated provided your account is in good standing and qualifies for Courtesy Pay. If we do pay an item or impose a fee that overdraws your account, you agree to immediately repay the overdrawn amount. If you do not pay the negative balance within the specified period of time (currently 30 days), TTCU may close your account without advance notice, turn your account over to a collection agency, and report the account to a consumer reporting agency. Courtesy Pay is available on checking accounts including "DBA" accounts. Courtesy Pay is non-contractual and discretionary. TTCU is not obligated and may refuse to provide this service at any time. We do not in any way obligate ourselves to pay an item which would overdraw the Account regardless of the frequency with which we do pay overdrafts as matter of practice. You have the right to opt out of Courtesy Pay at any time by calling 918-749-8828 or 1-800-234- 8828. Once you opt out, if an item is presented for payment and there are insufficient available funds in the account or no funds available by a preauthorized transfer from savings and/or line of credit then the item will be returned to the payee and our standard NSF per item fee will be charged. If the Account is a Joint Account, all Owners are jointly and severally liable for the amount of any overdraft or negative balance.

If an overdraft or negative balance is collected through probate, bankruptcy, or other judicial proceeding or if we have to file suit to collect money due us because of transactions on your Account, or to enforce our rules and regulations, you agree to pay all our expenses, including attorneys' fees, incurred in connection with the suit. Except for negligence, TTCU is not liable for any action it takes regarding the payment or non-payment of a draft. In the event any of the joint owners writes a share draft which would result in this Share Draft Account being overdrawn, and if at that time any of the joint owners is eligible to receive advances from this Credit Union under a loan account previously approved, that share draft shall be deemed to be a signed request to the Credit Union for an advance under such loan account (with available funds) sufficient to permit the Credit Union to honor such draft and credit the advance to the Share Draft Account. FOR PURPOSES OF ANY SUCH ADVANCE, THE SIGNATURE OF ANY OF THE JOINT OWNERS ON A SHARE DRAFT BE DEEMED TO BE THE SIGNATURE OF THE PERSON ENTITLED TO REQUEST AND RECEIVE SUCH ADVANCE.

Account Transfer

The Account may not be transferred without our prior consent. If you wish to transfer or change the ownership of the Account, we may require that the Account be closed and a new account opened.

Set-Off

Each Account Owner acknowledges and agrees that we have a security interest in the Account and may, at any time, set-off any and all balances in the Account against any debt owed to us by any such Account owner. For this purpose, debt includes, but is not limited to, any liability or obligations owing to us whether direct or indirect, secured or unsecured, liquidated or unliquidated, absolute or contingent, joint or several, due or to become due, howsoever arising or acquired, whether now existing or hereafter acquired by us, and wherever payable, without regard to whether such Account owner's liability or obligation constitutes that of a maker, drawer, endorser, guarantor, or otherwise.

Levies and Garnishments

Any garnishment or levy is subject to security interest and right of set-off. If the Account is a Joint Account, we may pay all amounts in the Account in satisfaction of any garnishment or levy, even if the garnishment or levy attaches to the interest of fewer than all the Owners. In the event of a dispute with respect to a garnishment or levy, or uncertainty or competing claims

concerning ownership or control of the Account, we may (in our sole discretion) freeze all funds in the Account until such time as the dispute is resolved, whether or not the notice we receive of the garnishment, levy or claim is legally sufficient. In responding to a garnishment or levy, we will not be liable to you if payment leaves insufficient available funds to cover outstanding items. We will not be liable to you if a freeze of the funds in the Account results in the return of outstanding items unpaid.

Amendments and Termination

TTCU may amend our rules and regulations or any provision of this Agreement including, but not limited to, the Service Charge Schedule. We may close the Account at any time, without prior notice, or require you to close your Account and apply for a new account under the following conditions (not limited to): there is a change in owners or authorized signers, there has been a forgery or fraud reported or committed involving your Account, there is a dispute as to the ownership of the funds in the Account, any share drafts are lost or stolen, there are excessive returned unpaid items not covered by an approved overdraft protection plan, or if there has been any misrepresentation or other abuse of any of your Account(s). You may terminate your Account at any time by notifying TTCU in writing or by phone. TTCU is not responsible for payment of any draft, withdrawal, or other item once your Account is terminated. In addition, your membership in TTCU may be revoked for any reason allowed by applicable law, including a loss to TTCU.

Waiver of Rights

We reserve the right to waive enforcement of any of the terms of this Agreement with respect to any specific transaction or series of transactions. Any such waiver will not affect our right to enforce the terms of this Agreement with respect to any other transaction.

Notices

TTCU will mail notices to you at the address listed in our records for the Account. Notices sent to you will be effective when mailed. Notices you send to us will be effective upon receipt. Notice to any one of you is notice to all of you.

Severability

In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of the Agreement shall not be invalid or unenforceable and will continue to be in full force and effect.

Controlling Law

This Agreement will be interpreted in accordance with applicable federal law and the law of the state of Oklahoma.

Enforcement

In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds or accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs. If there is a lawsuit, you agree that it may be filed and heard in the county and state in which TTCU is located, if allowed by applicable law.

Dormant Accounts

TTCU will comply with the Oklahoma Uniform Unclaimed Property Act as amended from time to time, under the following provisions, the Account is presumed abandoned, unless the owner within five (5) years increased or decreased its amount, communicated in writing concerning the Account, or has had another active Account relationship with TTCU. In addition, the five years abandonment period shall begin to run when any statement or other communication to the authorized owner has been returned as undeliverable. Funds in abandoned accounts will be remitted in accordance with state law.

Fees

TTCU may charge you a fee or service charge for services we provide you. At TTCU's sole discretion, the Service Charge Schedule may change at any time, and we will provide notice to you as required by law. Fees may reduce earnings.

Death of a Member

Upon the death of a member, funds in the Account shall be payable to joint owners or others in accordance with this Agreement and any applicable laws in the state of Oklahoma. TTCU may require the survivor or other claimant to the Account to produce certain documents before releasing the funds in the Account. TTCU may continue to honor all transfers, withdrawals, deposits and other transactions on the Account until TTCU learns of member's death. Once

TTCU Federal Credit Union Membership and Account Agreement

notified of member's death, TTCU may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of time. You agree that TTCU can require that anyone who claims funds in your Account after your death, to indemnify TTCU from any losses resulting from honoring that claim.

Errors and Omissions

Should TTCU improperly complete a transaction based upon this Agreement, TTCU will only be liable for your losses or damages not to exceed the amount of the transaction. At no time will TTCU be liable for significant damages arising from any error or omission.

Transaction Volumes

TTCU reserves the right to limit the number of items deposited and/or the frequency of deposits per day. If the transactions on your account exceed the volume or amount considered normal for consumer activity, we may impose an excess transaction fee, limit your account activity, or close your Account.

Remotely Created Checks

TTCU reserves the right to charge back to your account any remotely created check (a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. These remotely created checks may also be called 'telecheck', 'preauthorized drafts', or 'paper drafts') that is returned to TTCU under a warranty claim pursuant to subsection 229.34(d) of Reg CC.

POD Beneficiaries

A Payable on Death (POD) designation is an instruction to TTCU that a designated account is an account payable to the owner or owners during their lifetimes, and upon the death of the last joint account owner, payable to any named POD beneficiary designated on your Account Card. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries without rights of survivorship. If any named POD beneficiary does not survive the account owner(s), that POD beneficiary's share of the account will be payable to his or her estate unless contingent beneficiaries have been designated by the account owner. If you list one primary beneficiary, you may list a contingent beneficiary or beneficiaries. If you list more than one contingent beneficiary, then those contingent beneficiaries have equal rights. The distribution of the proceeds in the POD account shall be consistent with the provision of Title 6 O.S. § 2025 of the Oklahoma Credit Union Act. Each POD beneficiary shall be a trust, an individual or a nonprofit organization exempt from taxation pursuant to the provisions of the Internal Revenue Code 26 USC § 501(c)(3). Any POD beneficiary designation shall not apply to IRA accounts which shall be governed by a separate beneficiary designation. TTCU has no obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT INCLUDING LOANS and SAFE DEPOSIT BOXES

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Consumer Reporting Agency Dispute

If you wish to dispute any information provided by us to a consumer reporting agency, you must mail the dispute to TTCU at P.O. Box 4999 Tulsa OK 74159. The dispute must include account number, name, specific information being disputed, explanation of the dispute, and any supporting documentation.

Unlawful Internet Gambling

TTCU prohibits the use of accounts to participate, in any form, in unlawful internet gambling.

How We May Contact You

You are giving express consent that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems as the law allows regarding this account or any other account or relationship you have with TTCU. You agree that we may try to contact you in these and other ways at any address or telephone number you provide us now or in the future, even if the telephone number is a cell phone number or the contact results in a charge to you.

Debit Card Network

In the past most transactions have been processed as Visa Check Card transactions unless you entered a PIN, in the future if you do not enter a PIN, transactions may be processed as either a Visa Check transaction or a transaction

on the PULSE network. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use PULSE when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa network. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the PULSE network. Please refer to your cardholder agreement for the Visa terms and conditions.

II. Funds Availability Policy and Disclosure

General Policy

Our policy is to make funds from your deposits available to you as soon as possible, generally on the first business day after we receive your deposit. Funds from 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 you have written. After funds have been made available to you, and even if you have withdrawn the funds, you are still responsible for items you deposit that are returned to us and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 p.m. 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 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Deposits made in the night depository are processed the next business day after the day of deposit.

We place certain limitations on withdrawals in cash. In general, \$200 of a check deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$400 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

Longer Delays May Apply

In some instances, TTCU will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. However, the first \$200 of your deposit will be available on the first Business Day. If we are not going to make all of the funds from your deposit available on the first Business Day, we will notify you at the time you make your deposit. We also will tell you when the funds will be available. If you need funds from a deposit immediately, please ask us when 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 first Business Day after we receive your deposit. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposited will not be paid.
2. You deposit checks totaling more than \$5,000 on any one day.
3. You re-deposit a check that has been returned unpaid.
4. You have overdrawn your account (or accounts) repeatedly in the last six (6) months.
5. 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 generally will be available no later than the seventh Business Day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules may apply during the first 30 days your Account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the first Business Day after the day of your deposit. The excess over \$5,000 will usually be available before the ninth Business Day after the day of your deposit. In the event you do not make the deposit (other than a U.S. Treasury check) in person to one of our employees, the first \$5,000 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will usually be available on the ninth Business Day after the day of your deposit.

Deposits at Automated Teller Machines (ATMs)

Funds from any deposits (cash or checks) made at ATMs we do not own or operate may not be available until the fifth Business Day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

Foreign Checks

TTCU Federal Credit Union Membership and Account Agreement

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

III. Electronic Funds Transfer (EFT) Service Agreement and Disclosure Statement for Consumer Accounts

The following Agreement and Disclosure Statement set forth both your and our additional rights and responsibilities concerning electronic funds transfers and/or debit card (Card). Terms and conditions set forth elsewhere in this Agreement shall also apply to your EFT service. In this Agreement, the words "you" and "your" mean each person who signed the applications for, or otherwise requested, the EFT services and/or a Card(s), and each person to whom a Card(s) is issued at your request. The words "we" and "us" mean TTCU.

CONSUMER LIABILITY

Telephone TTCU at once if you believe your card(s) has been lost or stolen, someone has obtained your personal identification number (PIN) or password without your authorization, or if you believe that an electronic fund transfer has been made without your permission including the use of information from your check to initiate the transfer. Confirm your call with a letter. You could lose all the money in your account (plus your maximum overdraft line of credit and Courtesy Pay limit). If you notify us of the lost or stolen card(s) or unauthorized access to your PIN or password within two business days, your loss is limited to no more than \$50 if someone uses your card(s), PIN, or password without your permission.

If you do NOT notify us within two business days after you learn of the loss or theft of your card(s) or unauthorized access to your PIN or password, and we can prove we could have stopped someone from using your card(s), PIN, or password without your permission if you had told us, you could lose as much as \$500.

Please review your account statements carefully. If they show transactions you did not make, including those made by card or other means, notify us at once. If you do not notify us within 60 days after the statement mailing date, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

ELECTRONIC FUND TRANSFERS SPECIAL VISA RULES

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized purchase transaction processed on the VISA network using your lost or stolen Check Card if you notify TTCU within two business days of discovery of the loss.

NOTIFICATION PROCEDURES

If you believe your card(s) have been lost or stolen or that someone has transferred or may transfer money from your account without your permission call TTCU at 1-800-234-8828 or 918-749-8828 and write TTCU Federal Credit Union, P.O. Box 4999, Tulsa, OK 74159-0999. After business hours and on weekends and holidays, call 1-800-791-2525, for lost or stolen cards.

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.

BUSINESS DAYS AND HOURS TO REPORT PROBLEMS

For purposes of these disclosures, our business days are Monday through Friday, 9 a.m. to 6 p.m., excluding holidays.

TYPES OF ELECTRONIC FUNDS TRANSFERS AVAILABLE

Preauthorized Transfers

You may arrange for deposits to be made to your account electronically such as payroll, Social Security payments, pension and annuity payments, or other recurring payments. You may make direct withdrawals from your Checking or Regular Savings Account to a particular person or company which you have arranged with that person or company. You may authorize us to make scheduled recurring or one time payments out of your checking or savings to an account that you have at another financial institution.

Terminal Transfers

For those accounts associated with your card(s), you may use your card to (1) withdraw cash from your Checking or Savings Accounts; (2) make deposits to your Checking or Savings Accounts; (3) transfer funds between your Checking and Savings Accounts; (4) inquire as to the amount of your available balance; and (5) pay bills directly by telephone from your Checking Accounts in the amounts and the days you request. Some of these services may not be available at all terminals.

VISA Check Card

You may use your Visa Check Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Some merchants may permit you to initiate debit and bill payment transactions with your card. Some merchants may allow you to obtain cash using your VISA Check Card. There are certain protections and rights such as the zero liability protections in the section Electronic Fund Transfers Special Visa Rules that are not applicable to transactions that are processed on non-VISA networks. Non-VISA network transactions are generally validated with a PIN.

Telephone Banking

You may use the Telephone Banking service to transfer funds, make inquiries, and make withdrawals, by dialing the Telephone Banking service and entering your account number and PIN. Refer to your Telephone Banking Agreement.

Electronic Check Conversion

You may authorize a merchant or other payee to make a one time electronic payment from your Checking Account using information from your check to pay for purchases or pay bills. The consumer liability limits of \$50 and \$500 noted above do not apply to Electronic Check Conversions.

Online Banking and Bill Pay

You may use a personal computer to access your accounts and pay bills. You must use your member number and password to access your accounts. You may use Virtual Branch and Bill Pay to transfer funds, make inquiries, make bill payments, and request a withdrawal by check mailed to you. Refer to your Online Banking Agreement and Disclosures and the Bill Payment Terms and Conditions.

Credit Union Service Center

You may use a Credit Union Service Center to make deposits, withdraws, transfers, and inquire as to the amount of your available balance.

Transactions involving your share accounts will be subject to the terms of your Membership and Account Agreement and transactions involving a line of credit account will be subject to your Loan Agreement and Disclosures as applicable.

LIMITATIONS ON TRANSFERS

As with any banking transactions, we may limit the amount of the withdrawal to current collected business balances. All deposits are accepted on a provisional basis subject to collection through normal banking procedures. You may withdraw a maximum of \$510 or your account balance, whichever is less, from an ATM, per day. We will charge against your account all purchases and withdrawals made with your card(s). The use of your VISA Check Card to purchase goods and services will constitute a simultaneous withdrawal and/or demand from your Checking Account.

You cannot place a stop payment on any transaction made with your VISA Check Card. If you use your VISA Check Card and a dispute arises with the merchant, you agree to make a good faith effort to resolve the dispute with the merchant. In addition to the limits on cash withdrawals at terminals, you may use your VISA Check Card to purchase up to \$2000 in goods and services each day provided the funds are available in your accounts. For security reasons there are limits to the number of transfers you may perform at automated teller machines (ATM) and using your VISA Check Card. If the balance in your account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan including Courtesy Pay, or may terminate all services under this Agreement. Federal regulations require limitations on the frequency of transfers from your Share and Money Market Accounts. We may refuse to authorize any transaction that we believe may be illegal or unlawful. Use of your ATM or Visa Check Card may be restricted in certain countries due to security risks.

DISCLOSURE OF CHARGES

We will charge you fees in accordance with the information found in the Service Charge Schedule. These fees and charges may be changed at any time, subject to our giving you notice as required by law.

When you use an ATM not owned by TTCU, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

Purchases and withdrawals made in foreign countries 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 the 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

TTCU Federal Credit Union Membership and Account Agreement

have been used on the purchase date or cardholder statement posting date. A fee of up to 1% will be charged on all transactions completed in a foreign currency. A fee of up to .8% will be charged on all international transactions not involving foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.

DOCUMENTATION

Terminal Transfers:

You can get a receipt documenting the transaction at the time you make any transfer to or from your account using one of TTCU's ATMs.

Preauthorized Credits:

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can inquire with the Telephone Banking service or call us at 918-749-8828 or 1-800-234-8828 to find out whether or not the deposit has been made.

Periodic Statements:

You will get a monthly state unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

PREAUTHORIZED PAYMENTS –

Right to Stop payment and procedure for doing so:

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call us at 1-800-234-8828 or 918-749-8828, write us at P. O. Box 4999 Tulsa, OK 74159-0999, in time for us to receive your request 3 business days or more before the scheduled date of the transfer. Within 14 days of an oral notification, you must provide a signed Stop Payment Order. In some situations we may require a signed Written Statement of Unauthorized Debit. Fees for this service may be assessed against your account as amended from time to time in the Service Charge Schedule.

Liability for failure to stop payment of preauthorized transfer:

If you order us to stop one of these payments 3 business days or more before the transfer is schedule, and we do not do so, we will be liable for your losses or damages.

Notice of varying amounts:

If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment when it will be made and how much it will be.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, statements, receipt or need more information about a transfer, call or write us at the telephone number or address listed in this brochure. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is 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 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will promptly correct any error. 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 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 to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three 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.

DISCLOSURE TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing the transactions.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with a government agency or court orders, or
- If you give us your written permission

OUR LIABILITY

If we do not complete a transfer to or from your account in time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to complete the transaction, your account is closed, or the transaction amount would exceed the amount available under overdraft protection;
- If you used the wrong PIN or password or you have not followed any applicable computer, internet or our instructions for making transfer and bill payment transactions;
- If your computer fails or malfunctions or if TTCU's Virtual Branch was not properly working and such problem should have been apparent when you attempted such transaction;
- If the ATM where you are making the transfer does not have enough cash, does not operate properly, or you use your card improperly;
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent making the transaction;
- If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus or problems related to software not provided by us;
- If you have not given us complete, correct and current instructions so we can make a transfer or bill payment;
- If the error was caused by any applicable ATM or payment system network;
- If the accounts to which you request a bill payment transfer to be made have been closed or the vendor will not accept such payments;
- If you have reported your card(s) as lost or stolen;
- If your card(s) is cancelled;
- If the funds in your account are unavailable because of garnishment, levy, or other hold requirement imposed upon us by law or by government agency or court orders;
- If your account is frozen because of a delinquent loan; or
- If there are other exceptions as established by TTCU.

The ATM may retain your card(s) in certain circumstances, in which event you may contact us about its replacement. TTCU may be liable for damages where it failed to properly credit deposits subject to normal policies and procedures of TTCU. However, in no circumstances shall we be liable for any damages where the error or failure is beyond our control (such as fire or flood) and we exercised due care or where a technical or mechanical malfunction was known to the member. Also, in the case of any error or malfunction which was not intentional on the part of TTCU and resulted in good-faith error, our liability is limited only to actual damages proved. There may be other exceptions stated in our agreement with you.

YOUR RESPONSIBILITIES AND OUR RIGHTS

The use of a card or other electronic services such as Telephone Banking, Virtual Branch, and Bill Pay presents opportunities for fraudulent transactions and for loss both to you and to us. You must use caution to protect our card, PIN, and passwords from unauthorized use which might result in such losses. TTCU is not, under any circumstances, obligated to reissue a lost or stolen card(s). You may cancel your card(s) by cutting it in half and returning the pieces to us at the address set forth in this document. Also, it is in your best interest and ours that we know your current mailing address so that you can promptly receive your statements and examine them to detect improper electronic funds transfers. Therefore, we reserve the right to permanently or temporarily revoke your right to use the card and other electronic services, and to close your account by sending you a check for the balance if:

- We have evidence proving your failure to safeguard your card, PIN, or passwords,
- You overdraw your account or exceed your Courtesy Pay limit, or
- Your fail to notify us of a change of address

By your application for and use or retention of a card(s) or use of an electronic funds transfer service, you agree to the terms and conditions contained in the Membership and Account Agreement.

TTCU Federal Credit Union Membership and Account Agreement

If you close all of your accounts with TTCU which are accessible by the card(s), you agree to return the card(s) to us at the address set forth above.

If you withdraw (inadvertently or otherwise) funds from your account in excess of the balance of such account, you immediately become liable to us in the amount of the excess.

APPLICABLE LAW

The validity, construction and enforcement of this agreement, and all matters arising out of the issuance and use of the card(s) and electronic funds transfers, shall be governed by the laws of the State of Oklahoma to the extent not preempted by federal law. We may amend this Agreement at any time and notice of such changes will be given to you as required by law.

IV. Telephone Banking Agreement

1. I am responsible for all Telephone Banking transactions and confidentiality of my Personal Identification Number (PIN). If I disclose my PIN to anyone, I understand that I have given him/her access to all my TTCU accounts accessible by

Telephone Banking, and that I am responsible for his/her transactions. I authorize anyone to whom I give my PIN to make withdrawals or loan advance requests on any account accessible by Telephone Banking.

2. I agree that I will cancel my PIN immediately if an unauthorized person obtains access to my PIN and notify TTCU of such action by phone at 918-749-8828 or 1-800-234-8828.

3. All monetary transaction via Telephone Banking will be completed subject to available funds in my account.

4. The Electronic Funds Transfer Service Agreement and Disclosure and all the terms and conditions associated with my deposit accounts and loan accounts are incorporated herein by reference and become part of this Telephone Banking agreement.

5. I understand this agreement is subject to change with proper notification prior to the effective date of the change, as provided by law or regulation.

6. TTCU may discontinue or restrict Telephone Banking transactions without notice. I may terminate this agreement at any time by giving written notice.

7. All check withdrawals will be made payable to the primary member on the account and sent to the address on file.

Tulsa Branches

Downtown

501 S. Boston Ave. Suite 103

Eastland

14501 E. 21st St.

Midtown

3720 E. 31st St.

North Pointe

140 E. Pine

Riverside

7155 S. Riverside Pkwy.

Southeast

10081 E. 81st St.

Bixby

13475 S. Memorial

Broken Arrow

1050 N. 20th St.

Broken Arrow South

6410 S. Elm Pl.

Claremore

1800 S. Hwy. 66

Jenks

105 S. 9th St.

Miami

303 Goodrich Blvd.

Muskogee

3801 W. Okmulgee

Owasso

11725 E. 96th St. N.

Sapulpa

100 S. Mission

Tahlequah

778 E. 4th St.

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