

WELCOME TO SJP FEDERAL CREDIT UNION

WHERE PEOPLE ARE WORTH MORE THAN MONEY



MEMBER KIT

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FAQ HELPER

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MORE THAN 85 YEARS OF PUTTING PEOPLE FIRST

OUR MISSION

For more than 85 years, SJP Federal Credit Union has been helping members build brighter financial futures.

Our story began in 1939, during a time when many traditional banks focused primarily on serving the wealthy, leaving everyday families with limited access to affordable financial services. Recognizing the need for something different, a small group of St. Joseph Parish members came together with a simple but powerful vision: to create a trusted financial institution where people could save, borrow, and achieve their goals with confidence, fairness, and dignity.

What started as a small, parish-based credit union has grown into a thriving financial cooperative serving generations of members throughout our community. While much has changed since 1939, one thing has remained constant—our commitment to the people we serve.

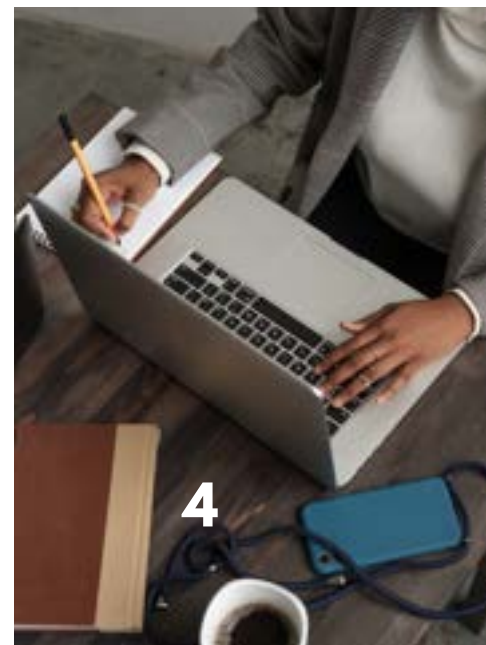
As a member-owned credit union, our success is measured by your success. Unlike traditional financial institutions that are driven by profits for shareholders, we exist to improve the financial well-being of our members. That means competitive rates, personalized service, innovative products, and a genuine commitment to helping you reach your goals.

When you join SJP Federal Credit Union, you're more than just an account number—you're an owner. You're part of a community built on trust, service, and the belief that people always come before profits.

Because at SJP Federal Credit Union, you truly are worth more than money.

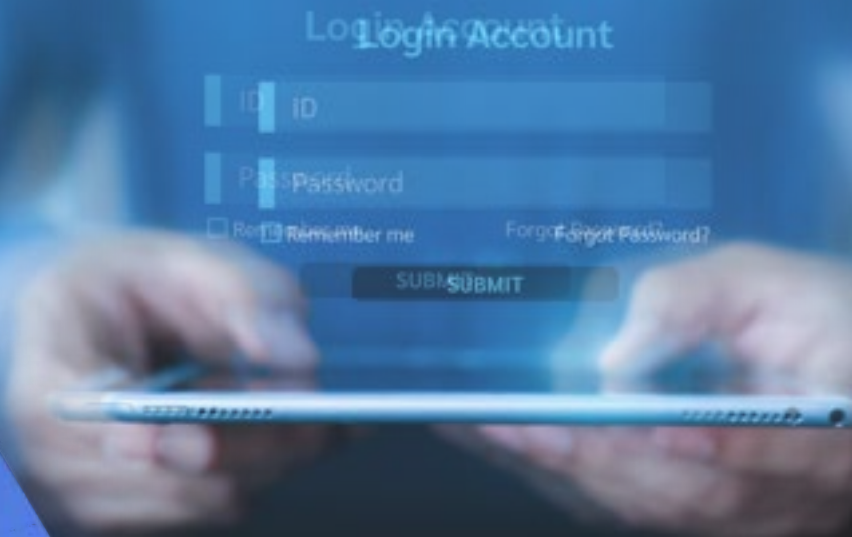
www.sjpfcu.org

**BECOMING A
MEMBER IS EASY!**





MEMBER TOOLS



MEMBER NUMBER _____

for in-branch transactions

DIRECT DEPOSIT/ACH TRANSACTIONS

Savings: _____

Checking: _____

Routing Number: 222080138

LOAN ACCOUNT NUMBER

Loan Number: _____

ACCESS ONLINE BANKING

- ★ Visit SJPFCU.org
- ★ Click on Enroll in Online Home Banking on the lower right hand side of the page
- ★ User ID: Enter Member Number ex) 5/12345 is 05012345
- ★ Create a new username and password when prompted
- ★ Establish your Security Questions

MOBILE APPLICATION

- ★ Once enrolled in Online Banking, visit the App Store (Google Play or iTunes), and download the SJP FCU mobile application.
- ★ Log into the SJP FCU mobile application with your username and password created following the instructions under 'Access Online Banking'
- ★ Check balances, transfer funds, find an ATM, and more

FREE ATMS FOR DEBIT CARDHOLDERS THROUGH ALLPOINT NETWORK

- ★ To locate an ATM, visit SJPFCU.org and click "Find ATM" located at the lower right hand of the screen
- ★ Enter zip code in close proximity to where you would like to use an ATM

PHONE NUMBER

716-833-9670

www.sjpfcu.org

SJPFCU
**LENDING
SERVICES**

**LENDING SOLUTIONS
BUILT AROUND YOU**

Whether you're buying a home, financing a vehicle, consolidating debt, or planning your next adventure, SJPFCU is here to help you reach your goals.



HOME LOANS & HOME EQUITY

Home Equity Loans & Lines of Credit

- Renovate your home
- Consolidate debt
- Cover education expenses
- Fund life's major milestones

Mortgage Loans

- Competitive rates
- Personalized guidance
- Local decision making



CAR LOANS

- New & Used Vehicles
- Refinancing Available
- Flexible Terms



PERSONAL LOANS

- Debt Consolidation
- Emergency Expenses
- Home Projects
- Vacations & Special Purchases



RECREATIONAL LOANS

- Boats
- RVs
- Motorcycles
- ATVs

Let's Talk About Your Goals

Our lending team is ready to help you find the right solution for your unique situation.

www.sjpfcu.org



SJPFCU
YOUTH
SAVINGS
ACCOUNTS



Give Your Child a Head Start on Their Financial Future!

At SJP Federal Credit Union, we believe it's never too early to start building smart financial habits. A Youth Savings Account is a simple way to teach children the value of saving while helping their money grow.

Opening an Account is Easy

Option 1: Open Online

Scan the QR code below. Complete the DocuSign membership agreement and account funding form, then upload photos of your government-issued ID as well as the required identification for the youth on the account. That's it! Your account can be opened from the comfort of your home.

Option 2: Open by Email

Email contact@sjpfcu.org and let us know you'd like to open a Youth Savings Account. We'll send you complete instructions along with a secure DocuSign packet to complete electronically.

Option 3: Visit Us In Person

Stop by our office at:
SJP Federal Credit Union
341 Englewood Avenue
Buffalo, NY 14223

Start Saving Today

Help your child build confidence, learn valuable money management skills, and develop healthy financial habits that can last a lifetime.





CHECKING ACCOUNT APPLICATION

Would you like to order checks for your account?

☐ Yes ☐ No

Would you like to apply for a Visa Debit Card?

☐ Yes ☐ No

Applicant's Name: _____

Co-Applicant's Name: _____

Address: _____

Address: _____

City, State & Zip: _____

City, State & Zip: _____

Phone 1: Cell | Home | Work _____

Phone 1: Cell | Home | Work _____

Phone 2: Cell | Home | Work _____

Phone 2: Cell | Home | Work _____

Social Security #: _____

Social Security #: _____

Date of Birth: _____

Date of Birth: _____

Employment Information:

Employment Information:

Employer: _____

Employer: _____

Position: _____

Position: _____

Start Date: _____

Start Date: _____

Gross Monthly Income: _____

Gross Monthly Income: _____

I (We) acknowledge that I (we) have received a copy of the Visa Check Card Cardholder agreement and agree to be legally bound by the terms and conditions of that Agreement. I (We) also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Funds Transfer Act and Truth-In-Savings Act, as applicable. I authorize SJP Federal Credit Union to make inquiries pertaining to my employment, credit reports and standings, and financial responsibility.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

Q. When will I receive my checks and debit card in the mail?

A. You will receive your checks and debit card in the mail in approximately 10 business days.

Q. Will my checking account automatically be debited for the checks?A.

Yes, your checking account will be debited for the cost of the checks.

Q. What's the PIN number for my debit card?

A. Your PIN number will be sent to you in the mail separately from your debit card.

Q. Can I change my PIN number to something different?

A. Yes. After you receive your PIN number in the mail, call 1-866-297-3411 to change your PIN number to any four digit code you desire.

Q. What happens if my debit card is lost or stolen?

A. Notify the Credit Union immediately by calling (716)833-9670. If it happens after Credit Union hours, call Visa toll-free at 1-800-453-4270.

Q. What if I have any other questions about my account?

A. Call us and we would be happy to help!



OPEN YOUR ACCOUNT TODAY!



Open a Membership Account



Open a Money Market Account



Open a Youth Savings Account



Open a Business Account



Open a Checking Account



Apply For a Loan





ADDITIONAL ACCOUNT HELP



Apply for Bill Pay



Apply for a Visa Debit Card



Close Your Account



Update Account Information





National Credit
Union Administration

Regulation & Supervision

YOUR DEPOSITS ARE PROTECTED

Understanding NCUA Insurance

Your Savings Are Safe

SJP Federal Credit Union is federally insured by the National Credit Union Administration (NCUA), an independent agency of the United States Government.

Your deposits are backed by the full faith and credit of the U.S. Government through the National Credit Union Share Insurance Fund (NCUSIF).

What Is Covered?

The NCUSIF insures up to \$250,000 per member, per ownership category, per federally insured credit union.

Covered accounts include:

- Savings Accounts
- Checking Accounts
- Money Market Accounts
- Certificates
- IRA Accounts
- Joint Accounts

Additional Coverage May Be Available.

Depending on how your accounts are structured, you may qualify for coverage beyond \$250,000.

Examples include:

- Joint Accounts
- Individual Retirement Accounts (IRAs)
- Trust Accounts

Our team would be happy to review your accounts and help you understand your coverage options.

Why NCUA Insurance Matters

NCUA insurance protects members if a federally insured credit union were ever to fail.

Need More Information?

Visit [MyCreditUnion.gov](https://www.mycreditunion.gov)



AVOID BOUNCING CHECKS

What is 'floating'?

This means that a check is written without enough money to cover it. The check-writer counts on the check taking several days for the check to clear to give more time to add money to their account.

What you need to know about Check 21

On October 28th, 2003, Congress passed the Check 21 law. This law allows financial institutions to use processes to clear checks in a timely manner. It eliminates some of the legal barriers to block 'check truncation'. That refers to the removal of the original paper check you wrote from the check collection/return process. The law mandates that all financial institutions must accept a 'substitute check'. Check 21 does not mandate that all financial institutions must accept electronic checks.

What is a substitute check?

A substitute check is a copy of your original check. When you write a check, the Federal Reserve goes through an electronic process of having the amount of the check removed from your account and then transferred to the financial institution that honored your check. If the financial institution wants a paper record of the transaction, the Federal Reserve sends a substitute check instead of the original check.

Why is check-floating bad?

Because of the Check 21 law, it now takes less time for checks to clear your account. It is very important for money to be in your account when you write checks to avoid having them bounce or incur insufficient fund fees.

In summary:

Check 21 means that your checks will clear in hours rather than days. When you write a check, make sure you have funds available to cover the amount of the check. If you do not, you run the risk of your check bouncing, or being responsible for insufficient fees.

Your Rights Under the Law

The Check 21 law allows you to file a claim for an expedited refund if you receive a substitute check and believe:

1. The substitute check was incorrectly charged against your account
2. The amount charged against your account was incorrect

The law entitles you to an expedited refund for the amount of the substitute check discrepancy against the original check. Or when the substitute check was incorrectly charged against your account plus interest on the amount if your checking account pays interest, plus a refund or credit for any insufficient fund fees you may have incurred.

All claims must be made within 40 calendar days of either the date of the account statement with the transactions you are questioning, or the date on which the substitute check was provided to you.

If there is a valid reason why a claim cannot be made within 40 days, additional time will be granted. Your claim may be submitted via e-mail, mail, or by phone.



WHEN WILL MY FUNDS BE AVAILABLE?

Deposited Funds Availability Schedule:

ITEM	FUNDS AVAILABILITY
Cash/Money Order	Same Business Day
SJPFUCU Check	Same Business Day
Local Checks	First \$275 Next Business Day Remainder 2nd Business Day
Direct Deposit	Same Business Day
Federal Reserve Cashier's Check Certified Bank Check	Next Business Day
U.S. Treasury	First \$275 Same Day Remainder 2nd Business Day
State/Local Government Checks	Next Business Day
Large Check Deposits (Over \$6,725)	First \$275 Next Business Day Remainder 5th Business Day
Re-Deposited/Returned Checks	7th Business Day
Payroll Checks from Payroll Company (Ex. Paychex)	Same Business Day
Payroll Checks (All Other Checks)	First \$275 Next Business Day Remainder 2nd Business Day

New Accounts:

Cash	Same Business Day
Deposits for First 30 Days of Membership	7th Business Day

FEE SCHEDULE

IN COMPLIANCE WITH THE FEDERAL TRUTH-IN-SAVINGS ACT (TIS), AND NCUA PARTS 701, 707, AND 740 SJP
FEDERAL CREDIT UNION DISCLOSURE OF ITS SERVICE/FEE SCHEDULE FOR MEMBER ACCOUNTS, IS AS FOLLOWS:
Effective May 2025

Membership Fee	\$1.00
Joint Account Membership Fee	\$2.00
Counter Checks (FREE with Premier Checking!)	\$5.00
Money Orders (FREE with Premier Checking!)	\$1.00
Excessive Withdrawal Fees Regular Share Account (5 free per month)	\$5.00
Excessive Withdrawal Fees Money Market Account (3 free per month)	\$5.00
Withdrawal Fee Club Account (Free withdrawals from 10/1 to 12/31).....	\$10.00
Non-Sufficient Funds/Returned Items/Overdrawn Account Fee	\$30.00
Stop Payment	\$10.00
Copy of Cancelled Check	\$5.00
Statement Copies (Per page or free online with home banking)	\$2.00
Protest Letter	\$10.00
Canadian Check Processing Fee	\$6.00
Wire Transfer Fee	\$25.00
Dormant Account Fee (Per month after 2 years of no activity)	\$10.00
Temporary Checks (3 checks)	\$5.00
Debit Card Replacement	\$5.00
Expedited Debit Card Replacement	\$50.00
Investigate Transactions Over 60 Days Old (per hour).....	\$25.00
Restraining Notice/Levy Fee	\$25.00
Collection Letter	\$25.00
Invalid Address/Returned Mail Fee	\$5.00
Home Banking Bill Pay (per payment).....	\$0.50

Checking Account Fees

*See checking account fee disclosure!

VISA Debit Card Fees

ATM Withdrawals (Available from over 55,000 Allpoint ATMs worldwide)	FREE!
Point of Purchase	FREE!

DEBIT CARD AGREEMENT & DISCLOSURE STATEMENT

In this agreement and Disclosure Statement ("Agreement"), the words "you" and "your" mean each and all of those who agree to be bound by the Agreement; "card" means the SJP Federal Credit Union Check Card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means the account designated on the application for your Check Card; "Credit Union" means the credit union whose name appears on this Agreement or anyone to the Credit Union transfers the Agreement; and "Transaction" means use of the Card or the Account number on the card, and a Personal Identification Number or Code ("PIN") when required, to perform a transaction with the Card.

1. Issuance of Card. You have requested Credit Union to issue you a Card that can be used to access funds in your Account. The Credit Union will issue you a PIN that must be used with the Card for transactions that require use of a PIN. Do not reveal your PIN number to anyone else or write it down where it is available to others.

2. Responsibility for Transactions. You are responsible for all Transactions you make with your Card or that you authorize another person to make with that card. If the Account is a joint account, all transactions involving the Account are binding on all Account holders. Section 10 below tells you about your responsibility for unauthorized transactions.

3. Use of the Card.

You may use the Card and PIN to:

- Withdraw cash from your accounts at ATMs, merchants, or financial institutions that accept VISA cards.

You may use the Card without a PIN to:

- Purchase goods or services at places that accept VISA cards (these are point of sale or POS transactions)
- Order goods or services by mail or telephone from places that accept VISA cards
- Make automatic payments from your Account to pay bills or other charges, providing that the person or organization that you are paying agrees to accept payments this way. Some of these services may not be available at all terminals.

When using your Card, a merchant may require you to process the transaction as a "Debit" or "Credit." To have the transaction processed as a debit card transaction, you must press the "Credit" button on the keyboard the merchant gives you. The "Debit" button is for on-line transactions, but transactions with your cards are not processed on-line. They are processed like credit card transactions so you must press the "Credit" button. (Most merchants do not currently use keyboards, but they are common in most parts of the U.S.)

Use of the Card is subject to the terms and conditions of your Account and any future changes to your Account may affect your use of the Card.

4. Overdrafts. You promise to reimburse the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account, unless you have available overdraft privileges. If you do not have any overdraft privileges, the Credit Union may deduct the amount of any overdraft from any other account you may have at the Credit Union, except an Individual Retirement Account.

Use of the Card is subject to the terms and conditions of your Account and any future changes to your Account may affect your use of the Card.

5. Limitations on Dollar Amount and Frequency of Transactions. The following limitations apply to the use of the Card: You may make withdrawals up to the amount in your share draft account but may be limited by the ATM authorization limit.

DEBIT CARD AGREEMENT & DISCLOSURE STATEMENT, CON'T

6. Charges for Transactions. You will receive three (3) free ATM transactions each month and be charged for each transaction thereafter.

7. Right to Receive Documentation of Transactions. You will receive a receipt at the time you make any transfer to or from your account using an ATM or point of sale terminal. 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 call us at (716) 833-9670 to find out whether or not the deposit has been made. You will be sent a monthly account statement showing the Transactions made with the Card unless there are no Transactions in a particular month. In any case, you will be sent a statement at least quarterly.

8. Business Days. The business days of the Credit Union are Monday – Wednesday: 9 a.m. to 4:30 p.m., Thursday and Friday: 8 a.m. to 6 p.m.

9. Disclosure of Account Information to Third Parties. The Credit Union will disclose information to third parties about your Account or the Transactions you make:

- 1) When it is necessary to complete transactions; or
- 2) In order to verify the existence and condition of your Account for a third party such as a credit bureau or merchant; or
- 3) In order to comply with government agency or court orders; or
- 4) If you give us your written permission.

10. Liability for Unauthorized Transactions. Tell the Credit Union AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit if you have one). By notifying the Credit Union within two (2) business days, you are liable for no more than \$50 in the event someone else used your Card without your permission. If you DO NOT notify the Credit Union within two (2) business days after you learn of the loss or theft of your Card, and the Credit Union can prove it could have stopped someone from using your Card without your permission if you had told the Credit Union, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell the Credit Union at once. If you do not tell the Credit Union within sixty (60) business days after the statement was mailed to you, you may not get your money after the sixty (60) days if the Credit Union can prove that it could have stopped someone from taking your money if you had told in time. If a good reason (such as a long trip or hospital stay) kept you from telling Credit Union, the time periods will be extended.

11. How to notify the Credit Union in the Event of an Unauthorized Transaction to Lost Card. If you believe the Card or PIN had been lost or stolen or that someone has transferred or may transfer monies from your account, without your permission, call the Credit Union immediately at: (716) 833-9670, or write: SJP Federal Credit Union, 341 Englewood Avenue, Buffalo, NY 14223.

12. Right to Stop Preauthorized Payments and Procedure for Doing So. If you have arranged in advance to have regular payments made from your Account, you can stop any of these payments. Here is how: Call the Credit Union at: (716) 833-9670, or write SJP Federal Credit Union, 341 Englewood Avenue, Buffalo, NY 14223, in time for us to receive your request in writing and get it to us within 14 days after you call.

13. Liability for Failure to Stop Payment of Preauthorized Transfer. If you order The Credit Union to stop one of these payments 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.

ACH DISCLOSURE

Provisional Payment Disclosure:

Credit given by us to you with respect to an Automated Clearing House 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.

Notice Disclosure:

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 in the periodic statements we provide to you.

Choice of Law Disclosure:

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ACH and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payment shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Associations, which are applicable to the ACH transactions involving your account.

PRIVACY NOTICE

SJP Federal Credit Union is committed to offering financial products and services to help you meet your financial goals and needs. Protecting your personal information is a high priority for everyone associated with the credit union. We are providing this information in order to inform and explain how we collect, use, and safeguard your personal financial information.

Information We Collect About You:

We collect non-public information about you from the following sources:

- Applications and other forms we receive from you
- Transactions you perform with us, or affiliates
- Credit reporting agencies
- Information you provide on our website

Information We Share About You:

We disclose information about you only as permitted or required by law. Typically, this is only information necessary and authorized by you to process transactions on your behalf. We do not sell, lease, or otherwise distribute member information to telemarketing companies. In some cases, we enter into agreements with affiliated third parties to provide products and services to you on your behalf. To protect your privacy, we only enter into those agreements with companies that agree in writing to maintain the same strong privacy protection practiced by SJPFCU. We restrict these companies to using your information only for the reason we have given it to them and for no other purpose.

How We Protect Your Personal Financial Information:

We restrict access to non public personal information about you only to those employees who have a specific business purpose for accessing and utilizing this information. Our employees are all instructed in the importance of maintaining confidentiality in all of our members' privacy. Furthermore, we maintain physical, electronic, and procedural safeguards that comply with Federal Regulations, to protect against unauthorized access and use of that information.

Contact Information

If at any time you have concerns about how we collect, use, and safeguard your personal information, or have any questions about this privacy notice disclosure, please contact us immediately.

Office: (716) 833-9670

Fax: (716) 832-1687

Website: sjpfcu.org

Supervisory Committee:

PO Box 332

Kenmore, NY 14223

We are required by law to provide you with this notice in order to inform you how we collect, use, and safeguard your personal financial information. SJPFCU is committed to protecting your personal information.

TRUTH IN SAVINGS DISCLOSURE

This Truth in Savings Disclosure is provided in accordance with the Truth in Savings Act and NCUA Regulation Part 707. It is intended to help members understand the terms, rates, and conditions of share and deposit accounts offered by the credit union.

General Account Information

All dividends are declared by the Board of Directors and are subject to change at any time as determined by income and reserve requirements. The Annual Percentage Yield (APY) disclosed is accurate as of the last dividend declaration date.

Dividend Compounding and Crediting

Dividends are calculated using the average daily balance method and are compounded daily. Dividends are credited and paid monthly, on the last day of each month's closing period, unless otherwise stated.

Minimum Balance Requirements

Regular Share, Club, IRA, Custodial, Trust, Money Market, and Transaction Accounts require an average daily balance of \$100.00 to earn dividends. Certificates of Deposit require a minimum balance of \$1,000.00.

Share and Savings Accounts

The following accounts are subject to this disclosure:

- Regular Share Accounts
- Club Accounts
- IRA Accounts
- Custodial and Trust Accounts
- Money Market Accounts
- Share Draft and ACH Transaction Accounts

Certificates of Deposit (CDs)

The dividend rate and APY for Certificates of Deposit are fixed for the term of the certificate and are the rates in effect at the time the certificate is opened. Dividends are earned daily and paid at maturity.

Early Withdrawal Penalty: If you withdraw principal from a certificate before maturity, you will forfeit one-half of the dividends earned to maturity. The penalty will not reduce the principal balance. No penalty applies in the event of the death of an account owner or termination of membership in accordance with the credit union bylaws.

ELECTRONIC TRANSFER OF FUNDS AGREEMENT

This Electronic Transfer of Funds Agreement ("Agreement") governs the use of electronic fund transfer services provided by St. Joseph Parish Federal Credit Union ("SJPCU," "we," "us," or "our"). This Agreement is provided in accordance with the Electronic Fund Transfer Act (EFTA) and Regulation E, as administered by the National Credit Union Administration (NCUA).

By using any electronic fund transfer service, you agree to the terms and conditions of this Agreement.

1. DEFINITIONS

- Account: Any share, share draft, checking, savings, or loan account you hold with SJPCU that is eligible for electronic fund transfers.
- Electronic Fund Transfer (EFT): Any transfer of funds initiated through an electronic terminal, computer, mobile device, ATM, debit card, or telephone that debits or credits your account.
- Access Device: Any card, code, PIN, password, mobile app, or other means used to initiate EFTs.
- Business Day: Monday through Friday, excluding federal holidays.

2. ELECTRONIC SERVICES COVERED

This Agreement applies to, but is not limited to, the following services:

- ATM withdrawals and deposits
- Debit card transactions (point-of-sale purchases)
- Direct deposits (payroll, government benefits)
- Preauthorized transfers
- Online banking transfers
- Mobile banking and mobile deposit services
- Telephone or audio response transfers
- Person-to-person payments (if offered)

3. LIMITS ON TRANSFERS

We may impose limits on the amount and frequency of electronic transfers for security, regulatory, or operational reasons. These limits may include:

- Daily ATM withdrawal limits
- Point-of-sale purchase limits
- Limits on the number of transfers from savings accounts as required by law

We may change these limits at any time as permitted by law.

4. FEES

Fees may be charged for certain EFT services. Applicable fees are disclosed in SJPCU's Schedule of Fees and Charges, which is incorporated into this Agreement by reference. Fees may include:

- ATM fees (including foreign ATM fees)
- Overdraft or insufficient funds fees
- Expedited payment or transfer fees

5. CONFIDENTIALITY AND DISCLOSURE OF INFORMATION

We will disclose information to third parties about your account or transfers only:

- As necessary to complete transactions
- To verify the existence and condition of your account
- To comply with government agencies or court orders
- If you give us written permission

ELECTRONIC TRANSFER OF FUNDS AGREEMENT, CON'T

6. DOCUMENTATION AND RECEIPTS

You will receive documentation of EFTs as follows:

- ATM receipts at the time of transfer
- Periodic account statements showing EFT activity
- Electronic confirmations for online and mobile transactions

You must review statements promptly and report errors as described below.

7. ERROR RESOLUTION

Notify us immediately if you believe an error has occurred or if you need more information about a transfer listed on your statement.

How to Report an Error

Contact us at:

Phone: 716-833-9670

Address: 341 Englewood Avenue Buffalo NY 14223

You must notify us no later than 60 days after the statement showing the error was sent to you.

Include:

- Your name and account number
- Description of the error or transfer in question
- Dollar amount and date of the error

Our Investigation

We will determine whether an error occurred within 10 business days (20 business days for new accounts). If more time is needed, we may take up to 45 days (90 days for international or point-of-sale transactions), provided we provisionally credit your account within 10 business days.

8. LIABILITY FOR UNAUTHORIZED TRANSFERS

You must notify us immediately if your access device is lost or stolen.

Your liability is limited as follows:

- -\$0 if you notify us before unauthorized use occurs
- Up to \$50 if you notify us within 2 business days after learning of the loss or theft
- Up to \$500 if you notify us after 2 business days but within 60 days
- Unlimited liability if you fail to notify us within 60 days

9. RIGHT TO STOP PAYMENT OF PREAUTHORIZED TRANSFERS

You may stop payment of a preauthorized transfer by notifying us at least three business days before the scheduled transfer. Written confirmation may be required. A stop payment fee may apply.

10. OUR LIABILITY

If we do not complete a transfer on time or in the correct amount according to this Agreement, we will be liable for your losses or damages, except when:

- Your account has insufficient funds
- The terminal or system was not working properly and you knew about the issue
- Circumstances beyond our control prevented the transfer

11. TERMINATION OF SERVICES

We may terminate or suspend EFT services at any time without prior notice if we believe such action is necessary for security, compliance, or operational reasons. You may terminate EFT services by notifying us in writing.

12. AMENDMENTS

We may amend this Agreement from time to time. Required notice will be provided as mandated by Regulation E.

13. GOVERNING LAW

This Agreement is governed by federal law, including the Electronic Fund Transfer Act and Regulation E, and applicable state laws.

MEMBERSHIP AND ACCOUNT AGREEMENT (INDIVIDUAL)

This Membership and Account Agreement ("Agreement") governs the rights and responsibilities of the individual member account owner ("Member," "you," or "your") and the credit union ("Credit Union," "we," "us," or "our"). The term "account" means any one or more share, deposit, or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated on your Account Card or other account opening documentation. By signing an Account Card or otherwise opening an account, you agree to the terms and conditions of this Agreement; the Funds Availability Policy Disclosure; Truth-in-Savings Disclosure; Electronic Funds Transfer Agreement and Disclosure; Privacy Notice; any Account Receipt; the Credit Union's Bylaws and policies; and any amendments to these documents from time to time. Collectively, these documents govern your membership and accounts.

1. MEMBERSHIP ELIGIBILITY

To become and remain a member of the Credit Union, you must meet the membership eligibility requirements set forth in the Credit Union's Bylaws, including the purchase and maintenance of the minimum required share(s) ("membership share"). You authorize us to verify information provided by you and to obtain reports from third parties, including consumer reporting agencies, as permitted by law, to verify your eligibility for membership, accounts, and services you request.

2. ACCOUNT ACCESS

a. Authorized Persons You may authorize one or more persons ("Authorized Person(s)") to access or transact on your account as permitted by law and Credit Union policy. Authorized Persons may include joint account owners, agents under a valid power of attorney, or other persons you designate in writing and that we accept.

b. Authority Authorized Persons you designate and we accept may have authority, subject to any limitations you specify and we agree to, to:

- Deposit, withdraw, and transfer funds to or from your account;
- Sign checks, drafts, or other orders for payment;
- Issue instructions regarding payments or withdrawals;
- Endorse checks or other instruments payable to you; and
- Receive information regarding your account.

We have no obligation to monitor the actions of an Authorized Person and are not responsible for any unauthorized use of your account by an Authorized Person you designate. We may rely on the signatures and authority on file with us. It is your responsibility to notify us promptly in writing of any changes to authorized access.

c. Access Options You may access your account in any manner we permit, including in person, by ATM, debit card, electronic funds transfer, mail, or telephone. We may require additional agreements or documentation for certain access methods. We reserve the right to refuse to honor any power of attorney or account access arrangement that does not meet our requirements.

d. Credit Union Examination We may disregard information on any check or draft other than the signature, the amount, and any magnetic encoding. You agree that we do not fail to exercise ordinary care solely because we process items by automated means.

3. DEPOSIT OF FUNDS

Funds may be deposited to your account in any manner approved by the Credit Union and described in the Truth-in-Savings Disclosure. Deposits made by mail, night depository, or unstaffed facilities are not our responsibility until received. We reserve the right to refuse or return any deposit.

a. Endorsements We may accept items payable to you for deposit even if not endorsed by you and may supply missing endorsements if permitted by law. Improper or irregular endorsements may result in losses or delays for which you are responsible.

b. Collection of Items We act as your agent in collecting items deposited to your account and are responsible only for exercising ordinary care. Items drawn on institutions outside the United States are handled on a collection basis only. You waive notice of dishonor or nonpayment to the extent permitted by law.

c. Restrictive Legends We are not responsible for enforcing restrictive legends or instructions on checks or drafts unless we have agreed to them in writing.

d. Final Payment All items credited to your account are provisional until final payment is received. If final payment is not received, the item may be charged back to your account along with any applicable fees.

e. Direct Deposits We may offer direct deposit and preauthorized transfer services. You must complete any required authorization forms. If your account is overdrawn, you authorize us to apply deposits to the overdraft as permitted by law.

f. Crediting of Deposits Deposits made after our cut-off time or on non-business days will be credited on the next business day.

MEMBERSHIP AND ACCOUNT AGREEMENT (INDIVIDUAL), CON'T

4. ELECTRONIC FUNDS TRANSFERS, ACH, AND WIRES

Electronic funds transfers are governed by this Agreement, the Electronic Funds Transfer Agreement and Disclosure, and applicable law, including Regulation E and Article 4A of the Uniform Commercial Code, as applicable. We may establish security procedures for transfers and may rely on account numbers even if they identify a different recipient.

5. ACCOUNT RATES AND FEES

Dividends, interest, and fees applicable to your account are disclosed in the Truth-in-Savings Disclosure, which may be amended from time to time as permitted by law.

6. TRANSACTION LIMITATIONS

a. Withdrawal Restrictions Withdrawals and transfers are subject to available funds, applicable law, and Credit Union policy. We may refuse withdrawals under certain circumstances, including legal process, account security, or default on obligations to the Credit Union.

b. Transfer Limitations We may limit the number or amount of transfers as described in applicable disclosures.

7. CERTIFICATE ACCOUNTS

Certificate or time deposit accounts are subject to the terms of this Agreement and the specific account disclosures provided at account opening.

8. OVERDRAFTS

We may, but are not obligated to, pay transactions that overdraw your account. Overdrafts and related fees are governed by our overdraft policy and applicable disclosures. Payment of an overdraft does not create an obligation to pay future overdrafts.

9. POSTDATED AND STALE-DATED CHECKS

We are not obligated to honor postdated checks and may pay them without liability. We may refuse to pay checks presented more than six (6) months after their date.

10. STOP PAYMENT ORDERS

You may request a stop payment on eligible items as permitted by law. Stop payment orders must be provided with accurate information and are subject to applicable fees and time limits.

11. CREDIT UNION LIABILITY

Our liability for errors or omissions is limited as permitted by law. We are not liable for losses caused by circumstances beyond our control, insufficient funds, or your negligence.

12. CHECKS PRESENTED IN PERSON

We may refuse to pay checks presented in person without liability for wrongful dishonor.

13. PLEDGE AND STATUTORY LIEN

Unless prohibited by law, you grant us a lien and security interest in your shares and deposits to secure obligations you owe to us, subject to applicable legal limitations.

14. LEGAL PROCESS

We may comply with legal process affecting your account and may charge your account for related costs as permitted by law.

15. ACCOUNT INFORMATION AND PRIVACY

We will disclose account information only as permitted by law and our Privacy Notice.

16. NOTICES

You are responsible for notifying us of address or name changes. Notices are effective as provided in this Agreement and applicable law.

17. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

You must provide a correct Taxpayer Identification Number. Failure to do so may result in backup withholding or account restrictions.

MEMBERSHIP AND ACCOUNT AGREEMENT (INDIVIDUAL), CON'T

18. STATEMENTS

You must promptly review account statements and report errors within the time limits stated. Failure to do so may limit your rights.

19. INACTIVE ACCOUNTS

Inactive or dormant accounts may be subject to fees and escheatment in accordance with law and applicable disclosures.

20. SPECIAL ACCOUNT INSTRUCTIONS

We may, but are not required to, follow special instructions related to trusts, court orders, or similar arrangements and may require additional documentation.

21. TERMINATION OF ACCOUNT

We may close your account as permitted by law and policy. You may close your account by providing written notice and satisfying any obligations.

22. TERMINATION OF MEMBERSHIP

You may terminate your membership by closing all accounts and withdrawing your membership share, subject to applicable law and Bylaws.

23. DEATH OF MEMBER

Upon notice of your death, we will allow account access and distribution in accordance with applicable law, the form of account ownership, and Credit Union policy.

24. SEVERABILITY

If any provision of this Agreement is held unenforceable, the remaining provisions remain in effect.

25. ENFORCEMENT

You are responsible for losses or costs we incur due to your failure to comply with this Agreement, to the extent permitted by law.

26. GOVERNING LAW

This Agreement is governed by federal law, the Credit Union's Bylaws, and the laws of the state in which the Credit Union's main office is located.

27. NEGATIVE INFORMATION NOTICE

We may report information about your accounts to consumer reporting agencies as permitted by law.

AUTHORIZATION

By signing the Member Account Card, you acknowledge receipt of and agree to be bound by this Membership and Account Agreement and all applicable disclosures.



HOURS OF OPERATION

Monday - Wednesday: 9:00 am - 4:30 pm*
Thursday - Friday: 8:00 am - 6:00 pm

*Please note, our lobby closes at 2:00 pm.
Our drive thru is open until 4:30 pm

CONTACT US

 716-833-9670

 contact@sjpfcu.org

 @sjpfcu

 SJP Federal Credit Union

 www.sjpfcu.org



WELCOME TO SJPFCU!

Thank you for choosing SJP Federal Credit Union for your financing needs. We appreciate the opportunity to serve you and help you achieve your financial goals.

REPAYMENT OPTIONS

☐ **Payment Book:**

YOUR PAYMENT BOOK WILL BE MAILED TO YOU WITHIN 10 BUSINESS DAYS. IF YOU NEED TO MAKE A PAYMENT BEFORE YOUR BOOK ARRIVES, PLEASE DETACH THE PAYMENT COUPON BELOW AND MAIL IT IN WITH YOUR LOAN PAYMENT.

☐ **ACH Recurring Payment:**

YOU WILL NOT RECEIVE A PAYMENT BOOK. YOUR PAYMENT WILL BE DEDUCTED ON YOUR SELECTED DATE. IF YOUR DUE DATE FALLS ON A HOLIDAY OR WEEKEND, YOUR PAYMENT WILL BE DEDUCTED THE PRIOR BUSINESS DAY.

☐ **Other:**

BILL PAY, ONLINE PAYMENT, ETC.

LOAN INFORMATION

Member Name: _____

Member Number: _____

Loan Number: _____

Monthly Payment Amount: _____

Payment Due Date: _____

NEW MEMBER RESOURCE CENTER

Scan the QR Code below to access your Membership Welcome Kit.



Inside you'll find:

- ✓ Online & Mobile Banking Information
- ✓ Member Benefits
- ✓ Account Services

- ✓ Savings Opportunities
- ✓ Lending Solutions

Learn everything you need to make the most of your SJPFCU membership.

NEED ASSISTANCE?

SJP Federal Credit Union

341 Englewood Avenue Buffalo, NY 14223

Phone: 716-833-9670

Website: sjpfcu.org

DETACH AND MAIL PAYMENT COUPON

Member Name: _____

Member Number: _____

Loan Number: _____

Monthly Payment Amount: _____

Payment Due Date: _____

Make checks payable to:

SJP Federal Credit Union 341 Englewood Avenue Buffalo, NY 14223