

# ACCOUNT DISCLOSURES

PRIVACY PRIVACY PRIVACY

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

*We, our, and us*, when used in this notice, mean BrightStar Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Share account
  - Loan account
  - Credit card account
  - Safe deposit box
  - Retail installment contract we hold and service
  - Insurance policies issued by or through us
  - Self-directed Individual Retirement Account
  - Financial, investment, or economic advisory services

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*."

### THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying member information

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

### YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

### INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

### AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
  - Name
  - Address
  - Phone number

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

### Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
  - Direct sales companies

### Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

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## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT ACCOUNT OPENING INFORMATION** - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Florida (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**BYLAWS** - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to indorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Single-Party Account** - Such an account is owned by one party.

**Multiple-Party Account** - Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

**Multiple-Party Account - Tenancy by the Entireties** - The parties to the account are husband and wife and hold the account as tenants by the entirety.

**RIGHTS AT DEATH - Single-Party Account** - At the death of a party, ownership passes as part of the party's estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes to the surviving party or parties.

**Multiple-Party Account Without Right of Survivorship** - At death of party, deceased party's ownership passes as part of deceased party's estate.

**Single-Party Account With Pay-on-Death Designation** - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

**Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation** - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

**SPECIAL ACCOUNTS, CLUBS, OR ORGANIZATIONS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

**AMENDMENTS AND TERMINATION** - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by

mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

**STATEMENTS** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**RIGHT TO REPAYMENT OF INDEBTEDNESS** - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**CONVENIENCE ACCOUNT AGENT (Single-Party Accounts only)** - A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner's behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner's behalf. Only the owner may designate, substitute, or remove an agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

**PAYMENT ORDER OF ITEMS** - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy will cause your largest, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**PLEDGES** - Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**FACSIMILE SIGNATURES** - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

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## NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

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

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## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your Checking or Savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your Checking, Savings, or Money Market account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

**Call24 Telephone Transfers or Web Access Transfers - types of transfers** - You may access your account by telephone at (954) 486-2728 or 1-800-637-2728 using your personal identification number, a touch tone phone, and your account numbers or by computer at www.bscu.org and using your personal identification number, and your account numbers, to:

- transfer funds from Checking to other Checking, Savings, or Money Market accounts
- transfer funds from Savings to Checking, Savings, or Money Market accounts
- make payments from Checking, Savings, or Money Market to loan accounts with us
- get information about:
  - account balance
  - the last deposits to these accounts
  - the last withdrawals from these accounts
  - print a statement of transactions for the last two months on a Savings, Checking, or Money Market account (computer access only)

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone or computer transfers.

**ATM Transfers - types of transfers and dollar limitations** - You may access your account(s) by ATM using your ATM card and personal identification number or VISA® Check Card and personal identification number, to:

- make deposits to Checking or Savings account(s)
  - get cash withdrawals from Checking or Savings account(s)
    - you may normally withdraw up to \$500, when available, per day with an ATM card. Certain members may qualify for higher limits with a CU Card. Members with a Visa Check Card will have a limit up to \$500 when used as an ATM card.
- Certain members may qualify for higher limits at BrightStar CU terminals.
- transfer funds between Checking and Savings account(s)
  - make payments on your loan accounts with us at BrightStar CU terminals
  - inquire about your Savings and Checking account balances
  - if you have an S.O.S. line-of-credit available, you may make cash withdrawals or transfers at BrightStar CU terminals

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

**Types of Point-of-Sale Transactions** - You may access your Checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**ATM or VISA Check Card Point-of-Sale Transactions - dollar limitations and charges** - Using your card:

- Payments for purchases may be made with our point-of-sale service at participating merchants. You may normally withdraw up to \$500, when available, per day with an ATM card. Certain members may qualify for higher limits. Payments for purchases at participating merchants with a Visa Check Card will have a limit up to their available balance or up to \$500 when used as an ATM card.
- Please refer to our fee and service charge schedule for applicable fees.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

**Currency Conversion.** When you use your Visa® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either 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 conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR, CIRRUS, PRESTO, and CREDIT UNION 24 Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

**Limitations on frequency of transfers** - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any statement cycle, you may not make more than six withdrawals or transfers from a Savings or Money Market account(s) to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

#### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- There is no charge for your initial Check Card, but we reserve the right to charge \$10 for replacement cards issued as a result of member loss or negligence.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **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 call us at (954) 486-2728 or 1-800-637-2728 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your Checking accounts.

You will get a monthly account statement from us for your Savings accounts, unless there are no transfers in a particular month. In any case, you will get a 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. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you \$25 for each stop-payment order you give.

- **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. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 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.

#### FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; 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 written permission.

#### UNAUTHORIZED TRANSFERS

##### (a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. 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 tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had 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.

• **Additional Limit on Liability for VISA® Check Card.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA Check Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

#### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) 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.

(3) 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 may take up to 45 days to investigate your complaint or question (90 days for Point of Sale (POS), out of state/foreign, and new accounts). If we take more than 10 business days (5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) to do this, we will credit your account for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has established an account with us before this account is opened.

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.

BRIGHTSTAR CREDIT UNION  
P.O. BOX 8966

FORT LAUDERDALE, FLORIDA 33310

Business Days: Monday through Friday

Excluding federal or credit union holidays

Phone: (954) 486-2728 or 1-800-637-2728

MORE DETAILED INFORMATION IS AVAILABLE  
ON REQUEST

#### NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.

4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal or credit union 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.

The length of the delay varies depending on the type of deposit and is explained below.

The first \$100 deposited per business day will be available on the next business day.

#### IMMEDIATE AVAILABILITY

Funds from the following deposits are available immediately on the business day of your deposit:

Electronic direct deposits to your account.

U.S. Treasury checks that are payable to you.

Wire transfers.

Checks drawn on BrightStar Credit Union (provided funds are available from issuing member's account).

If you make the deposit in person to one of our employees, funds from the following deposits are also available immediately on the business day of your deposit:

Cash.

State and local government checks that are payable to you.

Cashier's, certified, and teller's checks that are payable to you.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Money Orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the first business day after the day of your deposit.

## Other Check Deposits

The delay for other check deposits depends on whether the check is a local or a nonlocal check. To see whether a check is a local or a nonlocal check, look at the routing number on the check:

<p><b>Personal Check</b></p> <p>Pay to the order of _____ \$ _____ dollars</p> <p>Bank Name and Location _____ 123456789 000000000 000 Routing Number</p>	<p><b>Business Check</b></p> <p>Name of Company _____ \$ _____ Address, City, State _____ 20 _____</p> <p>Pay to the order of _____ \$ _____ dollars</p> <p>Bank Name and Location _____ 000000000 123456789 000000000 000 Routing Number</p>
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If the first two digits of the routing number (12 in the examples above) are 06 or 26, or if the first four digits of the routing number (1234 in the examples above) are 0530, 2530, 0531, 2531, 0532, 2532, 0539, 2539, 0810, 2810, 0812, 2812, 0815, 2815, 0819, 2819, 0820, 2820, 0829, 2829, 0840, 2840, 0841, 2841, 0842, 2842, 0843, 2843, 0865, or 2865, then the check is a local check. Otherwise, the check is a nonlocal check. Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use the four-digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check, to determine if these checks are local or nonlocal. Our policy is to make funds from local and nonlocal checks available as follows.

1. Local checks. The first \$100 from a deposit of local checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a local check of \$700 on a Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Wednesday.

2. Nonlocal checks. The first \$100 from a deposit of nonlocal checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the fifth business day after the day of your deposit.

For example, if you deposit a \$700 nonlocal check on a Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Monday of the following week.

3. Local and nonlocal checks. If you deposit both categories of checks, \$100 from the checks will be available on the first business day after the day of your deposit, not \$100 from each category of check.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available immediately if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.



These numbers correspond with the numbers on the Substitute Check Image:

- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the "reconverting bank"—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the "truncating bank"—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

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## TRUTH-IN-SAVINGS DISCLOSURE

### SAVINGS ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

You must maintain a minimum daily balance of \$25 in your account each day to obtain the disclosed annual percentage yield and \$1 must be maintained to remain a member of BrightStar CU.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any statement cycle, if you make more than six withdrawals or transfers to another credit union account or third party by means of a preauthorized, automatic, telephone or computer transfer, you will be subject to a fee (refer to our fee and service charge schedule).

#### Par value of a share:

The par value of a share in this account is \$1.

#### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

### YOUNG ADULT SAVINGS ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

You must maintain a minimum daily balance of \$25 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any statement cycle, if you make more than six withdrawals or transfers to another credit union account or third party by means of a preauthorized, automatic, telephone or computer transfer, you will be subject to a fee (refer to our fee and service charge schedule).

### INSURANCE SAVINGS ACCOUNT

#### Minimum balance requirements:

No minimum balance requirements apply to this account.

#### Transaction limitations:

Withdrawals may only be made by preauthorized or automatic transfer to a third party insurance company. However, you may choose to close the account and withdraw all of the funds in the account. If there is no activity on the account for a period of six months, then the account will be closed and any funds in the account will be transferred to your primary savings account.

During any statement cycle, you may not make more than six withdrawals or transfers to a third party by means of a preauthorized or automatic transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Please refer to our fee and service charge schedule for applicable fees.

### FREE CHECKING ACCOUNT

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

#### Transaction limitations:

No transaction limitations apply to this account.

#### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

### ADVANTAGE CHECKING ACCOUNT

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

#### Transaction limitations:

No transaction limitations apply to this account.

#### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

### YOUNG ADULT CHECKING ACCOUNT

This account is available to those age 16-23. For minors, one parent must also sign on the account.

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

#### Transaction limitations:

No transaction limitations apply to this account.

### INTEREST CHECKING ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

#### Minimum balance requirements:

The minimum balance required to open this account is \$1.

Please refer to our fee and service charge schedule for applicable fees.

You must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

No transaction limitations apply to this account.

## FRESH START CHECKING ACCOUNT

### Minimum balance requirements:

The minimum balance required to open this account is \$1.

### Transaction limitations:

No transaction limitations apply to this account.

## BUSINESS CHECKING SOLE PROPRIETORSHIP ACCOUNT

This account is only available to sole proprietorships.

This account is not a consumer account to which Truth in Savings applies.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.

Please refer to our fee and service charge schedule for applicable fees.

### Transaction limitations:

No transaction limitations apply to this account.

### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

## BUSINESS CHECKING NON-PROFIT ACCOUNT

This account is only available to non-profit organizations.

This account is not a consumer account to which Truth in Savings applies.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.

Please refer to our fee and service charge schedule for applicable fees.

### Transaction limitations:

No transaction limitations apply to this account.

### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

## MONEY MARKET ACCOUNT

**Rate Information** - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$2,500.

You must maintain a minimum daily balance of \$2,500 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

### Transaction limitations:

During any statement cycle, if you make more than six withdrawals or transfers to another credit union account or third party by means of a preauthorized, automatic, telephone or computer transfer, with no more than three by check, draft, debit card or similar order to a third party, you will be subject to a fee (refer to our fee and service charge schedule).

### Fees and charges:

Please refer to our fee and service charge schedule for applicable fees.

## IRA

**Rate Information** - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

## CERTIFICATE OF DEPOSIT

**Rate Information** - The initial interest rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, interest will be compounded every month.

**Crediting frequency** - Interest will be credited to your account every month. Alternatively, you may choose to have interest paid to you or to another account every month rather than credited to this account.

### Minimum balance requirements:

The minimum balance required to open this account is  \$500  \$50,000  \$95,000.

You must maintain a minimum daily balance of  \$500  \$50,000  \$95,000 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

### Transaction limitations:

After the account is opened, you may not make deposits into the account until the maturity date stated on the account. If this account is an IRA Certificate, you may make no more than one addition into your account per year and no additions can be made in the last seven days before maturity. The minimum amount you can deposit is \$500.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term of crediting after it is credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than one year:  
The penalty we may impose will be all interest that has been earned not to exceed 90 days.
- If your account has an original maturity of one year or more:  
The penalty we may impose will be all interest that has been earned not to exceed 180 days.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in an interest-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original time account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

## WISH ACCOUNT

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly.

**Effect of closing an account** - If you close your account before dividends are paid, you will not receive the accrued dividends.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.

You must maintain a minimum daily balance of \$25 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

You may make unlimited additions into your account.  
You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.  
You cannot withdraw dividends from your account before maturity.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 30 days dividends on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Non-automatically renewable account** - This account will not automatically renew at maturity. If you do not renew the account, dividends will not accrue after maturity.

**COURTESY PAY SERVICE**

**Courtesy Pay service** overdrafts your checking account ("Account") to pay check, ATM/Visa check card debit, ACH debit, and other transactions presented for payment from your Account which would otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance. To pay these items, your Account will be overdrawn (taken into the negative).

In order to qualify for Courtesy Pay, a member must have: a) a checking account for at least 30 days; b) be at least 18 years of age; c) be no more than 11 days past due on any Credit Union loans.

The maximum permitted negative balance may vary. The Credit Union may reject any transaction which would exceed the maximum negative balance. If your Account exceeds the maximum negative balance, the Credit Union may immediately terminate Courtesy Pay service or close your Account without notice to you.

All negative balance amounts must be immediately paid to the Credit Union upon demand. If you fail to pay any negative balance amounts upon demand, the Credit Union may immediately terminate Courtesy Pay service and/or close your Account without notice to you. You shall be liable for any negative balance amounts until all such amounts are paid in full to the Credit Union.

A notice will be mailed to you for each transaction or set of transactions which overdraw your account. Courtesy Pay fees will be posted automatically to your Account at the time overdraw transactions are paid.

Notwithstanding anything else in this document to the contrary, the Credit Union has no duty to pay any check or other transaction which could otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance and may reject any such check or transaction in the Credit Union's sole discretion without notice to you. Courtesy Pay service will automatically be activated on your account, subject to the above terms and conditions and upon qualifications of the criteria mentioned above. Courtesy Pay service may be cancelled by contacting us at 800-637-BSCU (2728).

**SAVINGS, CHECKING AND MONEY MARKET ACCOUNT ORGANIZATION** - Your Savings, Checking and/or Money Market Deposit Accounts consist of a savings sub account and a checking sub account. The Credit Union may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your existing account earns dividends, the savings sub account will also earn dividends at the same rate. Otherwise, the savings sub account will not earn dividends. The savings sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement or any other features of this Account.

**FEES AND SERVICE CHARGES**

**SAVINGS ACCOUNT**

**Dormant Account Fee** (under \$500.00).....\$5.00 per month  
(For savings accounts with no activity (a withdrawal, deposit, or transfer) for the past 12 months and any other inactive accounts under same account number. Accounts for minors are excluded.)

**Invalid Address Fee**.....\$5.00 per month

**Returned ACH Item**.....\$29.00

**Returned Deposit Item**  
(3rd party).....\$5.00 (charges per FL statute)  
(own check).....\$25.00

**Closing Fee**.....\$20.00 plus any bonuses paid at the time of opening  
(For accounts that were opened less than 180 days)

**Savings Account Participation Fee**.....\$5.00 per month  
(Savings balance under \$100.00 during the month and no other accounts. Accounts for minors and college students are excluded.)

**Regulation D Fee**.....\$5.00 per item  
(a per item fee will be charged for more than six (6) "electronic" transactions in one month; these "electronic" transactions include transfers, withdrawals, and third party payments (including telephone and internet transactions))

**FREE CHECKING ACCOUNT**

**No Maintenance Fee**  
**Check Imprinting** .....Call for current price  
**Photo copy of Paid Check**.....\$5.00 per check  
**Online Copy of Paid Check** .....Free  
**Returned Checks/ACH** .....\$29.00 per item  
(Does not apply to overdraft transfers)

**Returned Deposit Item**  
(3rd party).....\$5.00 (charges per FL statute)  
(own check).....\$25.00

**Courtesy Pay of NSF Check/ACH**.....\$29.00 per item  
**Starter Kit (8 checks)**.....Free at opening  
**Temporary Checks (packet of 8 checks)**.....\$8.00

**ADVANTAGE CHECKING ACCOUNT**

**Maintenance Fee**.....\$5.00 per month  
(Only if balance falls below \$200.00 anytime during the month.)

**Check Imprinting** .....Call for current price  
**Photo copy of Paid Check**.....\$5.00 per check  
**Online Copy of Paid Check** .....Free  
**Overdraft Transfer from Savings, MMA, or SOS Loan**.....\$3.00

**Returned Checks/ACH** .....\$29.00 per item  
(Does not apply to overdraft transfers)

**Returned Deposit Item**  
(3rd party).....\$5.00 (charges per FL statute)  
(own check).....\$25.00

**Courtesy Pay of NSF Check/ACH**.....\$29.00 per item  
**Starter Kit (8 checks)**.....Free at opening  
**Temporary Checks (packet of 8 checks)**.....\$8.00

**STOP PAYMENT**

Checks/ACH .....\$25.00

**SPECIALTY CHECKS**

Official Cashier's Checks.....\$5.00  
Copy of Official Cashier's Checks .....\$5.00  
Traveler's Cheque .....\$1.00 per \$100.00  
Money Orders .....\$2.00

**MONEY MARKET ACCOUNT**

**Check Imprinting** .....Call for current price  
**Regulation D Fee**.....\$5.00 per item

(Withdrawals/checks/overdrafts exceeding three (3) per month)  
**Starter Kit (8 checks)**.....Free at opening  
**Under \$2,500.00 Limit**.....\$10.00 per month  
plus loss of daily dividends

**INTEREST CHECKING ACCOUNT**

A monthly fee of \$10.00 will be charged to your account if balance falls below \$1,000.00.  
**Check Imprinting** .....Call for current price  
**Photocopy of Paid Check**.....\$5.00 per check  
**Online Copy of Paid Check** .....Free  
**Overdraft Transfer from Savings, MMA, or SOS Loan**.....\$3.00  
**Returned Checks/ACH** .....\$29.00 per item  
(Does not apply to overdraft transfers)

**Returned Deposit Item**  
(3rd party).....\$5.00 (charges per FL statute)  
(own check).....\$25.00  
**Courtesy Pay of NSF Check/ACH**.....\$29.00 per item  
**Starter Kit (8 checks)**.....Free at opening  
**Temporary Checks (packet of 8 checks)**.....\$8.00

**FRESH START CHECKING.**

**BUSINESS CHECK AND SOLE PROPRIETORSHIP AND BUSINESS CHECKING NON-PROFIT ACCOUNTS**  
A \$10.00 monthly fee will be charged to your account.

**Check Imprinting** .....Call for current price  
**Photocopy of Paid Check**.....\$5.00 per check  
**Online Copy of Paid Check** .....Free

Returned Checks/ACH .....	\$29.00 per item
(Does not apply to overdraft transfers)	
Returned Deposit Item	
(3rd party) .....	\$5.00 (charges per FL statute)
(own check) .....	\$25.00
Starter Kit (8 checks) .....	Free at opening
Temporary Checks (packet of 8 checks) .....	\$8.00

**CREDIT CARD**

BrightStar Credit Card .....	No annual fee
ATM Cash Advance .....	\$1.00
Late Payment Fee .....	\$25.00
Returned Payment Fee .....	\$25.00
Over Limit Fee .....	\$25.00
Card Replacement Fee (lost/stolen) .....	\$10.00
Temporary Limit Increase .....	\$5.00

**ATM AND VISA CHECK CARD**

Courtesy Pay of ATM/Visa Check Card overdraft .....	\$29.00
Purchases .....	Free
Overdraft Transfer .....	\$3.00
Photo Verification .....	Direct Cost
ATM Replacement Card .....	\$5.00
Visa Check Card Replacement Card .....	\$10.00
ATM/Visa Check Card PIN Replacement .....	\$2.00
Visa Check Card Sales Draft Copy .....	\$3.50
ATM Withdrawals, Inquiries, Transfers:	
BrightStar CU, Publix Presto!	
and CU24/CUHere ATMs .....	Free
Cirrus and Star network ATMs .....	\$1.00

**ATM Deposits:**

BrightStar CU and CU24/CUHere ATMs .....

**Note:** ATM owners may have a surcharge. CUHere (which is a sub-network of CU24) and Publix Presto! are surcharge-free for BrightStar CU members. Not all ATMs accept deposits.

**BILLPAY**

BILLPAY Online Service .....	Free
BILLPAY Returned for Insufficient Funds .....	\$29.00 per item
BILLPAY Stop Payment .....	\$25.00
BILLPAY Courtesy Pay .....	\$29.00

**WIRE TRANSFERS**

Incoming Wire Transfer .....	No charge
Outgoing Wire Transfers .....	\$25.00
International Wires .....	\$50.00 minimum

**SAFE DEPOSIT BOXES**

3 x 5 .....	\$25.00
3 x 10 .....	\$50.00
5 x 10 .....	\$75.00
10 x 10 .....	\$125.00
Key deposit fee .....	\$10.00
Drilling fee .....	\$125.00

Boxes available at the Davie, Hollywood, Margate, and Pembroke Pines branches. Sizes may vary by location.

**MISCELLANEOUS**

Archive Account Research .....	\$15.00/hour
Garnishment/Levy/Legal Freeze .....	\$35.00
Overnight Mail Charge .....	\$30.00
Escheat Processing Fee .....	\$25.00
Foreign Check or Collection Item (Restrictions apply).	
Final Credit .....	\$15.00 plus costs incurred by BrightStar CU
Loan Late Charge .....	5% of payment/\$15.00 minimum (10 days late after due date)

**Statement Copies**

Online .....	Free
Printout by Staff .....	\$2.00 per page
Visa Gift Card Purchase and Replacement .....	\$3.50

(All Visa Gift Card purchases are final sale. Replacement fee is in addition to \$10.00 processor fee.)

Fee information is also available online at



P.O. Box 8966  
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