

SPECIFIC TERMS APPLICABLE TO YOUR MICHIGAN MADE CHECKING ACCOUNT

Tiered Fixed Rate Information. This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

Additional Information. In order to earn dividends at the disclosed rate and be reimbursed for domestic ATM fees incurred (not to exceed \$10.00 in total for the qualification cycle), during each monthly qualification cycle You must earn at least 6 qualifying points. The total of qualifying points earned for a qualification cycle will be the sum of points earned through both member activity and member relationship.

Through member activity, a maximum of 10 such points may be earned during each monthly qualification cycle as follows: (i) 1 point during any period in which You consent to receive Your periodic statements electronically; (ii) 1 point during any period in which You log into Home Branching or Mobile Banking (You must have previously elected such service within 60 days of establishing Your Account); (iii) 2 points if You have at least one automatic payment (ACH) or direct deposit post and settle to Your Account as evidenced by Your monthly statement, or arrange for automatic payment on one of Your loans with Us; (iv) 2 points during any period in which You make 10 - 24 transactions that post and settle to Your Account as evidenced by Your monthly statement through the use of Your MasterCard Debit Card, or 3 points during any period in which You make 25 or more transactions that post and settle to Your Account as evidenced by Your monthly statement through the use of Your MasterCard Debit Card; (v) 2 points during any period in which You make 10 - 24 transactions that post and settle to Your Account as evidenced by Your monthly statement through the use of Your VISA Credit Card, or 3 points during any period in which You make 25 or more transactions that post and settle to Your Account as evidenced by Your monthly statement through the use of Your VISA Credit Card.

Through member relationship, a maximum of 6 such points may be earned during each monthly qualification cycle as follows: (i) 3 points during any period in which You maintain with Us an outstanding closed-end consumer loan, or outstanding closed-end home equity loan, or outstanding consumer line of credit with a principal balance due, or outstanding home equity line of credit with a principal balance due; and (ii) 3 points during any period in which You maintain with Us an outstanding closed-end mortgage loan. If You have any questions regarding which Credit Union products satisfy these requirements please contact a member service representative.

Each monthly qualification cycle will begin on the last business day of the preceding monthly statement cycle, and end on the day that immediately precedes the last day of the current month's statement cycle ("monthly qualification cycle"). Earned reimbursements will post to Your Account on the last day of each statement cycle, subject to Your meeting the qualifying criteria during the preceding qualification cycle.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Accounts described above are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan.
- a primary share Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an Account.
- failed to comply with the terms and conditions of any lawful obligation with Us, and as a result, caused Us to suffer a financial loss.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase 1 share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary share Account drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any share draft or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account

when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Additional Transaction Limitations. For all Accounts (except share draft Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

Nature of Dividends. All dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account. Such dividend period is Monthly, and dividends will be compounded and credited to Your Account Monthly. You will not be paid any accrued but uncredited dividends at the time You close Your Account.

Balance Computation Method. For all dividend-bearing Accounts (except term share Accounts), dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the Account for the period. The average daily balance is calculated by adding the balance in the Account for each day of the period, and dividing that figure by the number of days in the period.

Accrual on Noncash Deposits. For all dividend-bearing Accounts, dividends will begin to accrue on the business day after You place noncash items (e.g. checks) into Your Account.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements and Disclosures.