



Hershey
FEDERAL CREDIT UNION



People Helping People. It's a Way of Life

Merger Guide



**Welcome to
Hershey FCU**



Hershey
FEDERAL CREDIT UNION

Hershey FCU in the Community



Our History

In 1949, a group of employees from the Hershey Chocolate Company came together to create the Hershey Employees #464 Federal Credit Union. In 1982, the Board decided to change the name to Hershey Federal Credit Union to reflect the opening of membership to not only union workers, but also other related groups in the Hershey area. Operation was held inside of The Chocolate Workers Local #464 building until we opened our first branch location in Hershey, which is still one of our operating branches today.

In 2003, Hershey FCU became a Community Charter Credit Union in which we opened our membership to anyone who lives, works, worships, or goes to school in Lebanon and Dauphin counties. Even through this shift, we continued to remain a local financial institution dedicated to fulfilling the financial needs of all members who are searching for stability and friendliness in their financial services provider. Since becoming a community charter, Hershey FCU has continued to grow by opening two new branches. In 2007, a new location was open in Hummelstown on Route 39 just north of Hershey. This has since been turned into our operations center and contains multiple back office departments. Our Hummelstown branch can be visited by appointment only and has a 24/7 drive up ATM. In 2011, we opened a branch in Annville which includes two drive-in lanes and an ATM.

While there have been changes to our products and services, we have always driven to provide a friendly environment where our members can not only have all their financial needs met, but also have a cup of coffee and learn more about everything Hershey FCU has to offer. We strive to create an atmosphere where our members feel welcomed by providing one-on-one service where our tellers will learn to remember your name and are willing walk you through any issues that may arise.

Over the past 75 years, Hershey FCU has refreshed our mission, increased membership, increased branch locations, and continues to evolve our products and services. Our focus has remained consistent - serving our communities to the best of our ability. We serve our local communities by sponsoring local initiatives, supporting local food banks, and hosting different events such as our free community event Fall Fest. We are still guided by a dedicated volunteer board of directors who care about members and how they are served. Hershey FCU continues to evolve and has a mission to provide new ways to serve our members. We will continue to provide quality service in a personal, professional manner for all members. We are prepared for the future, and all that it holds.

Our Mission

Committed to the financial growth of our members, and making a positive impact on the community we serve.

C O R E V A L U E S



Service

Hershey FCU strives for excellent service and creating value for our members.



Community

Hershey FCU believes in creating a sense of belonging and supporting others.



Commitment

We are committed to giving our time and energy to serving our communities.



Integrity

We value honesty, honoring our commitments, and respect.

Important Merger Information

When is the merger expected to take place?

The merger will be completed on August 17th, 2024.

How will the merger be structured?

With approval from the NCUA and Local 520 UA FCU membership, Hershey Federal Credit Union will assume the assets (loans, investments, equipment, etc.), share deposits and liabilities of Local 520 UA FCU. The Local 520 NCUA charter will be sunset after the merger integration.

Will Local 520 members have to re-apply for membership?

No. Your membership will continue seamlessly with Hershey FCU. As a member of Hershey FCU, you can take advantage of additional products and services now available to you.

How do I qualify to be a member at Hershey FCU?

- Local 520 union workers are members through the merger.
- To become a member, you must live, work, worship, or attend school in Dauphin or Lebanon counties. Immediate family members can qualify. Immediate family members include spouse, children, siblings, parents, grandparents, grandchildren, step-parents, step-children, step-siblings, and adopted relationships.

Will my account number change?

- For the majority, your account number will remain the same.
- There will be a few Local 520 members who will receive a new account number as a result of the existing number being in use. To avoid account number duplication, a new number will be assigned to these members. Your new account number will have a prefix of "52" added to the front. If you are impacted by this change, you will be notified individually prior to August 17th, 2024.

Will my statement cycle and due date change or remain the same?

- Your due date and statement cycle will change for your Hershey FCU credit card. You will receive a final statement from Local 520 as normal for the month of July. That statement will have a due date of August 28th.
- While you can make a payment on or before August 28th, Hershey FCU will be changing your due date to **September 15th for the July statement.**
 - If you make a payment between August 28th and September 15th, you will NOT be charged any fees.
- Starting in the month of September, you will receive statements mid-month with a due date of the 15th of the following month.
 - For example, your August statement will be mailed on Sept 18th with a due date of Oct 15th.
- Your membership cycle will stay the same for all of your other accounts.

Please visit the merger page on our website for how-to videos and our merger FAQ sections.

Merger FAQ

Accounts

What different types of accounts are available?

- We offer a wide range of account types for our members. For more information, check out the "accounts" tab on our website.

Do you offer any type of Rewards Checking accounts?

- Yes. Members can earn cash back of \$0.50 per swipe on eligible debit card transactions up to \$8 a month. For more information, please visit the “Rewards Checking” page on our website.
- All Local 520 members with existing checking accounts will be enrolled in our rewards checking product. There are no fees or penalties for this product.

Am I able to get a debit card through Hershey FCU?

- Yes, you are eligible to get a debit card with our rewards checking account. Please visit a Hershey FCU branch or call us at (717) 533-9174.

When will I be able to access products and services provided by Hershey FCU?

- Local 520 members will have full access to Hershey FCU products and services beginning August 17th.
- Hershey Debit Cards and Credit Cards will not be able to be activated until August 19th.

What services are available to me through Hershey FCU?

- Digital Banking - Please visit the “Digital Banking” page of our website for more information.
 - Online Banking
 - Bill Pay
 - Remote Deposit
 - Mobile App
 - E-statements
- Investment and Retirement Services
- Banzai- FREE financial literacy resource
- Ability to apply for a new account, add a share, or apply for a loan online!
- Overdraft coverage options
- Surcharge-free ATMs

Will NCUA still insure my deposits and at the same level?

- Yes, Hershey FCU is federally insured by NCUA up to \$250,000.

Branch/Retail

Can I still use my Local 520 checks after the merger?

- Local 520 members can use their remaining Local 520 checks and will receive new checks from Hershey FCU.
- For your next order of new checks you will have to order from Hershey FCU.

How can I obtain new checks?

- You can order checks at our Hershey and Annville branch locations as well as through our online banking.

Will rates and fees remain the same?

- Rates and fees will follow the [Hershey FCU schedule](#). Take a more in depth look at our rate and fee schedule within this guide.

When will I receive my Hershey FCU debit card?

- Between 1-3 weeks before the merger you will receive your Hershey FCU cards. You will need to activate the card before use on August 19th.

When can I start using my Hershey FCU debit card?

- Your new Hershey FCU card will be able to use starting on Monday, August 19th.

Will my PIN number carry over?

- No, you will need to set up a new pin with your new card activation.

What will happen to my direct deposit?

- If your account number has not changed, your ACH will continue to come to the credit union as it does today.

Merger FAQ

Loans

How do I make a loan payment?

- You can make a loan payment using our online banking or mobile app.
 - Please see the how-to video "Set Up External Transfers" on our website.
- Payments can be dropped off or mailed to our Hershey or Annville locations.
 - We do not use coupon books for payments, but you will receive a combined monthly statement with all of your deposit and loan accounts listed.
 - Please note that you do not need a statement to send your payments.

Will my loan rates change?

- No, your rates will stay the same.

Will my due date change?

- For closed-end loans, your loan due date will remain the same.
- For credit cards, your new due date will be the 15th of the month. Please refer to the "Merger FAQ - Cards" section in this guide and on the merger page of our website.

Will my Signature Line of Credit be impacted?

- Hershey FCU will honor the Local 520 loan agreements.
- Per your loan agreement, minimum payments are determined by monthly outstanding balance.
- If you would like to make additional payments, Hershey FCU will contact you to establish principal payments beyond the minimum.

Range of Outstanding Balance	Minimum Monthly Payment
\$0.01 to \$3,000.00	\$25.00
\$3,000.01 to \$5,000.00	\$50.00
\$5,000.01 and above	\$75.00

Are there additional fees or new fees?

- Hershey FCU will not charge any additional loan fees to the Local 520 members. Please refer to your original Local 520 loan agreement for fee information.
- Please review our rate and fee schedule within this guide for a complete list of Hershey FCU fees.

How can I access my loan information?

- You can access your loan information by enrolling in Hershey FCU online banking or by reviewing your monthly statements.

Digital Banking

Will my online banking change?

- Yes, you will need to sign up for Hershey FCU online banking.

Will I use the same login and password?

- When setting up online banking, you will need to create a new username and password. Your password will need to include a special character and a number.

Where can I access my online banking?

- You can access online banking through our website or by downloading our app.

Do you have a mobile app I can use?

- Yes, you can find the "Hershey FCU" app in the App store or Google Play store.

Will the credit union services be unavailable for any time?

- Your online banking with Local 520 will no longer be available as of August 16th.
- Your Hershey FCU online banking will be open for enrollment on August 19th.

Will any payments I set up be transferred to the new system?

- Once you set up online banking you will need to set up any automatic payments. You will have access to our Bill Pay service through the Hershey FCU online banking.
- If you have preauthorized debits on your Local 520 cards, you will need to update these to your Hershey FCU cards.
- If you have preauthorized payments coming from your checking accounting with the routing and checking number, your payments will still go through.
- If your account number has changed, you will need to update your payment information.

Merger FAQ

Cards

Will I be able to use Hershey FCU branches and ATMs right away?

- Starting August 19th, members will be able to conduct transactions on their Hershey FCU cards.

Can Local 520 members still use their debit/credit cards after the merger?

- No, starting August 19th only the Hershey FCU cards will work.

What should I do when I receive my new Hershey FCU Debit and/or Credit Card?

- Continue to use your Local 520 debit and/or credit card through Sunday, August 18th. You will be able to activate your new Hershey FCU card(s) on Monday, August 19th using the instructions provided with your new card. Your Local 520 card(s) will automatically be deactivated on August 19th, 2024, and may be destroyed at that time.

What are the Debit and Credit Card changes and reissue process?

- Hershey FCU will reissue cards to all Local 520 members with existing cards. Members will receive their replacement cards 1-3 weeks prior to the merger on August 17th. These cards cannot be activated until August 19th.
- You will have a new card number. If you have your Local 520 card set up on any preauthorized transactions, they will need to be updated to your new Hershey FCU card number.

Credit Cards

Will my interest rate change?

- No, your interest rate will not change as a result of the merger.

Will my statement cycle and due date change or remain the same?

- Your due date and statement cycle will change for your Hershey FCU credit card. You will receive a final statement from Local 520 as normal for July. That statement will have a due date of August 28th.
- While you can make a payment on or before August 28th, Hershey FCU will be changing your due date to September 15th for the July statement. If you do not make a payment between August 28th and September 15th, you will NOT be charged any fees.
- Starting in the month of September, you will receive statements mid-month with a due date of the 15th of the following month. For example, your August statement will be mailed on the 18th of September with a due date of October 15th.

Will my current Credit Card reward points carryover to the new Hershey FCU platinum credit card?

- **No. Local #520 members will need to redeem any remaining rewards points from their current rewards program through the Local #520 UA FCU credit card.**
- Impacted members will be enrolled in the current Hershey Visa Rewards Program - Extra Awards, which can be accessed through online banking.

Member Statements

Will my statement cycles change or remain the same?

- No, your monthly member statement cycle will not change.
- You will receive a final mid-month August statement from Local 520 for August 1-16th. You will also receive an August statement from Hershey FCU that will include August 17th-31st

What is Hershey FCU's monthly statement cycle?

- Hershey FCU's normal monthly statement cycle runs from the 1st of the month to the last day of the month. You will receive your statements in the beginning of the following month.
 - Ex: September 1st to September 30th will be reflected in the statement you will receive in the beginning of October.
 - Members can enroll in e-statements for fast and easy access to digital versions of these statements.

Will I have access to my Local 520 statements/e-statements?

- No, once the merger is completed on August 17th you will no longer be able to access your Local 520 digital banking services. We recommend you download any statements before the merger.

Credit Card Statements

Will my statement cycle and due date change or remain the same?

- Your due date and statement cycle will change for your Hershey FCU credit card. You will receive a final statement from Local 520 as normal for the month of July. That statement will have a due date of August 28th.
- While you can make a payment on or before August 28th, **Hershey FCU will be changing your due date to September 15th for the July statement.**
 - If you make a payment between August 28th and September 15th, you will NOT be charged any fees.
- Starting in the month of September, you will receive statements mid-month with a due date of the 15th of the following month.
 - For example, your August statement will be mailed on the 18th of September with a due date of October 15th.

Locations & Hours

**WE HAVE THREE CONVENIENT BRANCH LOCATIONS IN
DAUPHIN AND LEBANON COUNTIES**



Annville

Lobby and Drive-Up Hours

Monday & Tuesday	9:00am - 5:00pm
Wednesday	9:30am - 5:00pm
Thursday	9:00am - 5:00pm
Friday	8:00am - 6:00pm
Saturday	9:00am - 12:00pm

Drive-up ATM available 24/7

Hershey

Lobby and Drive-Up Hours

Monday & Tuesday	9:00am - 5:00pm
Wednesday	9:30am - 5:00pm
Thursday	9:00am - 5:00pm
Friday	8:00am - 6:00pm
Saturday	9:00am - 12:00pm

Walk-up ATM available 24/7



Hummelstown

Operations Center

Available by Appointment Only

Drive-up ATM available 24/7

Drive Up - Coming Soon!



Contact Us

Have a Question?

We are here to help! To get in touch with us, please use any of the following options:



Visit our website at **HersheyFCU.org** and visit our “Contact Us” page



Email our member service team
hfcumemberservices@hersheyfcu.org



Please call us at (717) 533-9174 for assistance



Use our support feature in online banking and our mobile app

Follow “Hershey FCU” to keep up with the latest news and offers!



Products & Services



Federally Insured by NCUA.

You must qualify for membership at Hershey FCU. Hershey FCU has partnered with Banno of Jack Henry to provide these services. *Earn \$0.50 per swipe on eligible debit card transactions of \$5 or over. Maximum rewards of \$8 per month. ** Refunds on ATM withdrawal fees, nationwide up to \$25 monthly.

Online Banking Platform

Works across your devices and is designed to deliver you a smooth experience!

Mobile App

Pay bills or send money to friends and family quickly and securely and more!

- ✔ 2-Factor Authentication
- ✔ View Checks
- ✔ New Services
- ✔ Remote Deposit
- ✔ Much More

Rewards Checking

Free checking account that pays you back when you swipe your card!

- ✔ Earn up to \$8 per month*
- ✔ Refunds on ATM withdrawal fees**
- ✔ No minimum balance or maintenance fees
- ✔ Plus more!

Requirements include, having electronic transactions of \$250 or more per month. Receive e-statements, be enrolled in online banking/ mobile app, and log in at least once a month.

Banzai

Hershey FCU has partnered with Banazi to bring you clear, in-depth lessons that help you dive into the financial topics you care most about.

Products & Services



Home Loans

We offer competitively low rates for home purchases or refinance through our Home Mortgage Loans. We also offer fixed rate terms on our Home Equity Lines of Credit (HELOC).

Auto Loans

We go the extra mile when it comes to auto loans. We have you covered from dealership financing to additional insurance options.

Personal Loans

Leaky roof, car repair; life happens - be ready with a revolving line of credit that's there when you need it.

- ✓ Personal Term Loans
- ✓ Personal Line of Credit

Other Loans

We offer several other loans for whatever you need most!

- ✓ Student Loans
- ✓ Credit Builder Loans
- ✓ Holiday Helper Loans
- ✓ Cash Advances

Federally Insured by NCUA.

You must qualify for membership at Hershey FCU. APR=Annual Percentage Rate; actual rates may vary and based on credit worthiness and automatic payment from a Hershey FCU account. Other restriction may apply. All loans subject to approval. Although we do not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: First to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

Mobile App

Hershey FCU has digital banking services which are integrated to provide a seamless experience for members. These allow our members to have more control and easier access to your finances. Members are able to apply for loans, open new accounts and shares, manage debit cards, originate transfers to and from other financial institutions, and more!

On your mobile phone go to the App store or Google Play and download or update our Hershey FCU app.



Click on "First time user? Enroll now" and follow the prompts.

Visit our merger page on our website for how-to videos and more information on our mobile app. Scan the QR code below.



Please visit the merger page on our website for how-to videos and our merger FAQ sections.

Apply Online

At Hershey FCU you are able to open new shares and accounts online as well as apply for loans!

You will need:

1. Valid identification such as a Driver's License, State or Government issued ID, US Passport, or Permanent Resident Card
2. Social Security Number
3. All members must make a \$5.00 deposit upon account opening (funded by mail, authorized ACH from another financial institution, or visit a branch location).



Get Started

Welcome to Hershey Federal Credit Union!


Please select an option below to get started with your application.

WHAT YOU'LL NEED TO GET STARTED


For yourself and/or any joint account owners, you will need the following items:

1. Valid identification such as a Driver's License, State or Government issued ID, US Passport, or Permanent Resident Card
2. Social Security Number
3. All members must make a \$5.00 deposit upon account opening (funded by mail, authorized ACH from another financial institution, or visit a branch location).

Sign in to access your account and we'll use the information already on file for your application.

 Already a Member?

Register and provide your information to apply for membership, accounts, and loans.

 Not Yet a Member?

Check the status of submitted applications, or continue where you left off with an application already in progress.

Check Application Status



Scan the QR code to get started and follow the prompts!



Loan Payments

We do not use coupon books for payments, but you will receive a combined monthly statement with all of your deposit and loan accounts listed. Please note that you don't need a statement to send your payment.

In person or by mail

Payments can be dropped off at our Hershey or Annville Offices or mailed directly to any of the offices listed below.

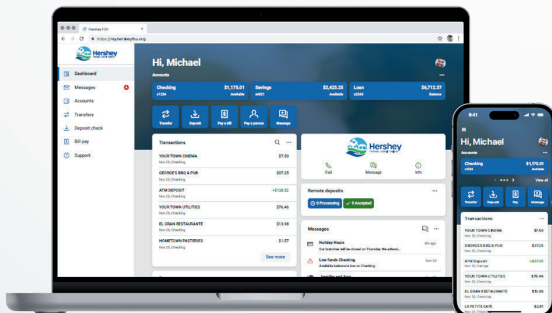


Hershey Branch
904 East Chocolate Ave
Hershey PA 17033

Annville Branch
710 East Main Street
Annville PA 17003

Electronically

- You can send your payments using your financial institution Bill Pay service
- Enroll in our online services by visiting our website hersheyfcu.org or download our free mobile app. *Please note that to create an online account, you will need the account number as well as the email and phone number you provided to the dealer.*



In online banking, you can make payments to your Hershey FCU loan using our Transfer widget.

On your mobile phone go to the App store or Google Play and download our Hershey FCU app.



Rate & Fee Schedule

Hershey FCU Fees

General Services	Fee
Money Orders (up to \$1,000)	\$1.50 each
Fax Transmission	\$5.00
Reopen acct. within 6 months	\$10.00
Account closed within 90 days	\$10.00
IRA closing fee	\$10.00
Overdraft Privilege (ODP)	\$33.00
Non-Sufficient Funds (NSF)	\$33.00
Check copies less than 2yrs from clear date	\$2.00
Check copies greater than 2yrs from clear date	\$6.00
Deposited check copy	\$2.00
Holiday Club/Special Share early withdrawal	\$10.00
Inactive Reg. Shares (inactive 12 mos.)	\$5.00/month
Reg. Share over/counter withdrawals over 6/mo.	\$3.00 each
Returned deposited checks	\$10.00
Statement copies	\$3.00
Government Agency forms (tax levy, Soc. Sec., PAFIDM, etc.)	\$50.00
Writ/Garnishment/Levy	\$50.00
Escheatment	\$25.00
Wire transfers outgoing	\$23.00
Western Union	\$25.00
Address corrections w/o notification	\$5.00
Stop Payment	\$15.00
MSR Assisted Telephone Transactions	\$2.00
Check cashing (w/o balance of \$250 or more)	\$2.50/check
HFCU Check Cashing (non-member)	\$5.00/check
Dormant Member (inactive 36 mos with impending account closure)	\$5.00/month
Cashier's Check	\$5.00
Certified Share Draft	\$5.00
Account Research/Statement Reconciliation	\$20.00/hr
VISA® Gift Cards	\$2.95/card

Regulation D Transaction	\$10.00
Foreign Deposit Item	\$25.00/item
Overnight Mail Service	Actual Cost + \$5
Foreign Currency Delivery Service	Actual Cost
Check Cards/Visa Cards	
ATM withdrawals over 8/mo	\$1.00 each
Replacement Card	\$10.00
PLUS Network Transactions	\$1.00
Adjustment due to errors	\$2.00
ATM Deposit discrepancies	\$30.00
False dispute	\$30.00
Foreign Transaction Fee # (# equals 1% of each transaction in U.S. dollars)	varies
Online Services	
Bill Payer Stop Payment	\$15.00
Bill Payer cancelled check copy	\$5.00
Business Accounts	
Deposited Item Return	\$10.00
Returned Checks (NSF)	\$33.00
<p>The rates and fees appearing in this Schedule are accurate and effective as of the Effective Date indicated on this Rate & Fee Schedule. If you require current rate and fee information, please contact HFCU.</p>	

Rate & Fee Schedule

Rate Schedule

Dividends	Regular Shares		Holiday Shares		Special Shares		Share Draft	Money Market		IRA Accumulation Shares	
Dividend Rate/ Annual Percentage Yield	\$0-\$99.99	0%	\$0-\$99.99	0%	\$0-\$99.99	0%	N/A	\$2500-\$9,999.99	.25%	\$5-\$9,999.99	.10%
	\$100 & over	.05%	\$100 & over	.05%	\$100 & over	.05%	N/A	\$10,000-\$24,999.99	.50%	\$10,000 & over	.10%
								\$25,000-\$99,999.99	.75%		
								\$100,000 and over	1.05%		
Dividends Compounded	Quarterly		Quarterly		Quarterly		N/A	Monthly		Quarterly	
Dividends Credited	Quarterly		Quarterly		Quarterly		N/A	Monthly		Quarterly	
Dividends Period	Quarterly		Quarterly		Quarterly		N/A	Monthly		Quarterly	
Minimum Opening Deposit	\$5.00		\$0		\$0		N/A	\$2,500.00		\$5.00	
Minimum Balance to Earn Stated APY	\$100.00		\$0		\$0		N/A	Per Tiered Rate \$2,500 / \$10,000 \$25,000 / \$100,000		\$5.00	
Balance Method	Average Daily Balance		Average Daily Balance		Average Daily Balance		N/A	Average Daily Balance		Average Daily Balance	
Account Limitations- See Below	Account Limitations Apply		Account Limitations Apply		Account Limitations Apply		None	Account Limitations Apply		No Access	

Truth in Savings Account Disclosures

Dividends are based on the available current and undivided earnings of HFCU as declared by the Board of Directors for the distribution to membership. Regulations prohibit dividends in excess of available earnings.

Share types are: Regular, Freedom Plus, Varsity Club, Team HFCU, Share Draft, Holiday, Special, Money Market, and IRA Accumulation.

- **Rate Information** - Dividend rate and annual percentage yield change every month as determined by HFCU's Board of Directors.
- **Dividend Compound & Crediting** - The compounding/crediting of dividends/dividend period applicable to each amount are set in Rate Schedule.
- **Dividend Period** - Dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
- **Minimum Balance Requirements** - The minimum balance requirements applicable to each account are set forth in the Rate Schedule.
- **Balance Computation Method** - Dividends are calculated on 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 that period.
- **Accrual of Dividends** - Dividends will begin to accrue on the business day you deposit cash and non-cash items (e.g. checks or drafts) to your account.
- **Account Transaction Limitations** - For Regular Share Accounts and Money Market Accounts, during any month, you may not make any more than six withdrawals or transfers to another credit union share of yours or to a third party by means of preauthorized or automatic transfer or telephonic order or instruction. As part of the six transfers, you may not have more than six overdraft transfers from your Regular Share to your Share Draft during any month. If you exceed these transaction limits, your account may be closed or HFCU may charge you a \$10 fee for subsequent transactions. Holiday Club payout is first business day in October and fees apply for early withdrawals. Special Share has one withdrawal per quarter and fees apply for additional withdrawals.
- **Right to Require Notice** - HFCU reserves the right to require a member intending to make a withdraw to give written notice of such intent not less than seven days and up to sixty days before such withdraw.

Fall

FESTIVAL

MUSIC-FOOD-FUN-VENDORS-RAFFLES

See you there!



SEPTEMBER 14, 2024

11:00 AM - 3:00 PM

CAMPBELLTOWN VFC

HERSHEYFCU.ORG



**FREE
Entry**



232 Hershey Road, Hummelstown, PA 17036
Phone 717-533-9174 • Fax 717-583-5234

AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, FUNDS AVAILABILITY POLICY AND PRIVACY POLICY DISCLOSURE. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean HERSHEY FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Agreements and Disclosures. The word "Card" means any HFCU Check Card issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as "Merlin/iTalk Telephone Access," whereas Our Internet Account Access System is hereinafter referred to as "Internet Branch," and Our Internet Enabled Mobile Online Banking System is hereinafter referred to as "Mobile Banking." "E-Check" means any check which You authorize the payee to process electronically. For joint Accounts, read singular pronouns in the plural.

HERSHEY FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Hershey Federal Credit Union You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Amendments.

Credit Union membership is granted to applicants within Hershey Federal Credit Union's common bond as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from organizations within the Credit Union's common bond; and organizations of

such persons. By signing Your application for membership, You acknowledge receipt of these Agreements and Disclosures, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

Credit Union members in good standing and whose status is currently within the Credit Union's common bond (as outlined therein) may sponsor immediate family members and possibly other members of Your household for Credit Union membership. Eligible family members may include for instance: father, mother, brother, sister, son, daughter, grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH HERSHEY FEDERAL CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC SERVICES AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

ACCOUNT OWNERSHIP

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners, including but not limited to any minor child(ren) or other person(s) who have yet to attain the age of majority and that are named on such Account. The joint Owners of the Accounts hereby agree with each other and with Us that all sums, whenever paid into the Accounts by any or all of the joint Owners to the credit of the joint Owners with all accumulations thereon, are and shall be owned by them jointly, either with or without the right of survivorship, as elected by You on Your Membership Application & Agreement, and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors, if applicable, shall be valid and discharge Us from any liability for such payment. You authorize Us to recognize any of the signatures subscribed in Your application for membership for the payment of funds or the transaction of any business for the Accounts. We can release or pay any amount on deposit in Your Account to any Owner. We require all Account owners to authorize, in writing, any Account closure that they initiate. We can honor checks, withdrawals, orders or requests from any Owner.

To the extent permitted by law, all Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred and checks cashed against any Account are subject to collectability from such Account if returned unpaid. Any Owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all Owners of the Account as to a disposition of funds on deposit (i.e. Account closure). We may, at Our sole and exclusive option, elect to close Your Account in which case We will issue a check that is payable jointly to all Account owners.

Any or all of the joint owners may pledge all or any part of the shares in the Accounts as collateral security to a loan or loans and any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. The right or authority of the Credit Union under these Agreements and Disclosures shall not be changed or terminated by said owners or any of them except by written notice to Us, which shall not affect transactions made prior to such notice. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

MINOR ACCOUNTS. We may elect to establish a deposit Account for a minor child or other person who has yet to attain the age of majority, and in that event We reserve the right to require that such an Account be owned jointly (subject to the above provision), with a parent, adult guardian, or other party who has reached the age of majority.

CUSTODIAL ACCOUNTS. Any custodial Account is subject to the Pennsylvania Uniform Transfers to Minors Act and it is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time You open such Account includes all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the Pennsylvania Uniform Transfers to Minors Act as it is now or hereafter amended. The age of delivery to custodian FBO minor shall be upon the age of 21 unless otherwise specified by the custodian under the Pennsylvania Uniform Transfers to Minors Act.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require all Trust Accounts to name a beneficiary. You agree that all sums, whenever paid to the Trust Account, shall be held by the Trustee(s) in trust for the beneficiary(ies) named, subject to the right of the Trustee(s) to revoke the same in whole or in part by, and to the extent of, the withdrawal of sums from the Account. Upon the death of the Trustee (or if more than one, upon the death of the last surviving Trustee), the balance remaining in the Account shall be distributed by the Credit Union to the beneficiary or, if there is more than one beneficiary, then to the beneficiaries then living in equal shares unless otherwise designated in the Trust documentation. Where more than one Trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any Trustee acting alone (unless two signatures are required). Shares paid in by the Trustees shall be owned equally. Upon the death of one Trustee, all rights in and to the Account shall belong to any surviving Trustee. In the event of conflicting demands for funds under the Account, the Credit Union may require the signatures of each of the Trustees. For Revocable and Living Trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal unless otherwise

ACCOUNT DISCLOSURES

provided for in the Trust documentation. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if the Settlor is deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and only if the Settlor is deceased. If the Beneficiary dies (in the case of a natural person), or is no longer in operation as a validly constituted, registered and/or licensed entity under applicable state law (in the case of a charity or non-profit organization), the Trust is terminated. The Settlor may change the Beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union. If at any time, the Trustee is deemed incompetent by a court of legal jurisdiction or is unable or unwilling to serve, the Trust documentation shall determine the successor Trustee.

AUTHORIZED SIGNERS. If You establish Your Account with authorized signers, or You subsequently appoint any authorized signers, You understand and agree that the Credit Union will not at any time be liable for the actions of such authorized signers and/or be obligated to ensure that their actions are in accordance with any instructions You have provided to them. Any appointment of an authorized signer, together with any subsequent revocation or change must be in writing and in a form acceptable to Us. It is Your responsibility to determine any legal effects related to Your appointing any authorized signers on Your Account.

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased. Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares unless You designated otherwise. If, however, none of the payable-on-death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, the funds will be paid to the party or parties as required by applicable law. It is the responsibility of all Account Owners to determine any legal effects of opening and maintaining an Account with payable-on-death status.

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. In no event will the Credit Union be liable for the actions of the fiduciary and/or obligated to ensure that the fiduciary's actions are in accordance with any instructions that have been provided to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

ARBITRATION. Any controversy or claim arising out of or relating to these Agreements and Disclosures, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. All parties hereby waive and give up all rights to a jury trial or class action relief.

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with these Agreements and Disclosures and/or Your failure to abide by its terms. In the event of any claim made by or against Us, We shall provide You with reasonable and timely notice of such claim, and thereafter You shall at Your own expense promptly defend, indemnify, protect and hold harmless the Credit Union against said claim or any loss or liability thereunder. In the event You fail to defend and/or indemnify and hold Us harmless, then in such instance We shall have full rights to defend, pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys' fees necessary to enforce such provision. Such indemnity shall be unlimited in amount and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us. Such methods may include deposits made in person, by mail, electronic means, remote deposit capture, and any other means that may become available. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will

debit Your Account for the amount of the item and charge You a fee. You will be liable to Us for the amount of any item You deposit which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorneys' fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited. If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account, We will pay such items each business day based solely on an order of Our choosing. This means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees to process the same item in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other Accounts You may have with Us in necessary multiples (or in such increments as We may from time to time determine) to Your Account to cover any overdraft. If You have a line of credit with Us, transfers will be made first from Your primary savings Account, provided You have enough available funds in that Account, then from Your line of credit up to Your available credit limit, and then We may elect to pay such overdraft, subject to any preference You have indicated to Us for clearing any overdraft(s). Overdraft transfers are subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any check that would overdraw Your checking Account, You may opt-out by writing to Us at 232 Hershey Road, Hummelstown, PA 17036 or by calling Us at (717) 533-9174 or toll free at (800) 832-4328, and informing Us of Your intention to opt-out.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

PROVISIONAL PAYMENT (ACH RECEIPT). Credit given by Us to You with respect to any 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 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 the amount of such entry.

CHOICE OF LAW. We may accept payments on Your behalf for 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. Your rights and obligations with respect to such payments 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 Association, which are applicable to ACH transactions involving Your account.

ACCOUNT DISCLOSURES

EXPENSES. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

INACTIVE OR DORMANT ACCOUNTS. If no activity occurs in Your account within the time period specified by applicable state law, the property in Your account may be subject to transfer to the appropriate state authority ("escheatment"). We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with applicable state law.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

CREDIT REPORTING 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.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements and Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

SUSPENSION OF SERVICES. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any check presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You. Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes members that have: (a) a delinquent loan; (b) a primary savings Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; or (e) a negative balance on an Account.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

AGREEMENTS AND DISCLOSURES. The Agreements and Disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account. Your Agreements and Disclosures may be amended by Us from time to time in a manner as prescribed by law.

STOP PAYMENTS. You may ask Us orally to stop payment on a check. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for six months. If at the end of 6 months You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a check which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved check. If We do pay a check for which You have requested stop payment and as a result any other item is returned unpaid by Us due to nonsufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

You may also ask Us to replace a lost, destroyed or stolen cashier's, teller or certified check and if You do, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such request. Such declaration of loss and claim for reimbursement will not become effective

until the later of: (a) the 90th day after the date of the check (or 90th day following the date of acceptance, in the case of a certified check); or (b) the date We receive the declaration of loss and claim for reimbursement together with any other required documentation.

SHARE DRAFTS AND OTHER ACCOUNT ACCESS DEVICES. Any share draft or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT SHARE DRAFTS. You understand that postdating a share draft will have no effect on whether or not it is honored prior to or after the date of any such share draft. A stale share draft is any check received by Us that is dated 6 months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft check, or other item presented for payment on Your Account without any liability.

SHARE DRAFT SAFEKEEPING. Share draft Safekeeping is automatic on Your Account and Your cancelled check will not be returned to You. You understand that cancelled checks retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a share draft and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved check.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 30 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

ELECTRONIC COMMUNICATIONS. By applying for membership in the Credit Union, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any savings checking, and/or certificate of deposit Account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other accounts You may maintain with Us from time to time including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into any separate consent to receive electronic documentation form, any communications covered by such disclosure and consent shall be subject to the terms and conditions set forth in that disclosure and consent.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

GOVERNING LAW. This Agreement shall be governed by the laws of the Commonwealth of Pennsylvania, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR SHARE 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. The minimum balance required to open this Account is \$5.00.

SPECIFIC TERMS APPLICABLE TO YOUR SECONDARY SHARE 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.

SPECIFIC TERMS APPLICABLE TO YOUR TEAM HFCU SHARE 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.

SPECIFIC TERMS APPLICABLE TO YOUR FREEDOM SHARE 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.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SHARE 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. Once Your Account is established, You may only make one withdrawal each calendar quarter.

SPECIFIC TERMS APPLICABLE TO YOUR HOLIDAY CLUB 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. The minimum balance required to open this Account is \$5.00.

Transaction Limitations. If You withdraw any funds before October 1st of each calendar year, Your Account will be subject to closure by the Credit Union and all dividends earned will be forfeited.

Additional Information. On the 1st business day of October of each calendar year, Your entire balance will be transferred to Your primary share Account, subject to the terms and conditions of such Account.

SPECIFIC TERMS APPLICABLE TO YOUR HFCU FREE CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

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

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR HFCU REWARDS CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

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 cash back on purchases using Your HFCU Check Card and be reimbursed for domestic ATM fees incurred, during each monthly qualification cycle You must: (a) have direct deposits or ACH transactions in an aggregate total equal to or greater than \$250.00 post and clear Your Account as evidenced by Your monthly statement; (b) consent to receive Your periodic statements electronically; and (c) be enrolled in Internet Branch or Mobile Branch and log into the Internet Branch or Mobile Branch platform at least once each monthly qualification cycle.

Each qualification cycle will begin one day prior to the first day of the current statement cycle and ends one day prior to the close of the current statement cycle ("qualification cycle"). Cash back credits will be earned at the rate of \$0.10 per each qualifying purchase (signature and PIN based point of sale transactions equal to or greater than \$5.00 per transaction), up to a total of \$10.00 per monthly qualification cycle. Domestic ATM fees incurred during each qualification cycle will be reimbursed up to a total of \$10.00 if qualifications are met within the qualification cycle. Individual Domestic ATM fees of \$5.00 or more will not be reimbursed unless You present a copy of the original receipt that details the specific amount of the total charge within 60 calendar days of that transaction. Earned credits 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. 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.

You will not receive credit in conjunction with: (i) transactions processed at ATMs; (ii) transfers between Accounts; and (iii) HFCU Check Card debit card transactions processed by merchants and received by Us as ATM transactions.

SPECIFIC TERMS APPLICABLE TO YOUR FIDUCIARY DRAFT ACCOUNT

Dividend Information. No dividends are paid on this Account.

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

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET 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. The minimum balance required to open this Account is \$2,500.00.

Transaction Limitations. Once Your Account is established, You may only make six withdrawals from Your account each month.

SPECIFIC TERMS APPLICABLE TO YOUR TRADITIONAL IRA ACCUMULATION ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the

ACCOUNT DISCLOSURES (continued)

accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. You must maintain a balance at least equal to \$5.00 in Your Account each day to obtain the disclosed Annual Percentage Yield.

Transaction Limitations. Once Your Account is established, You may only make six withdrawals from Your account each month.

Individual Retirement Accounts (IRAs) are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR ROTH IRA ACCUMULATION ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable 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. The minimum balance required to open this Account is \$5.00. You must maintain a balance at least equal to \$5.00 in Your Account each day to obtain the disclosed Annual Percentage Yield.

Transaction Limitations. Once Your Account is established, You may only make six withdrawals from Your account each month.

Individual Retirement Accounts (IRAs) are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR ROTH IRA CONVERSION ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable 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. The minimum balance required to open this Account is \$5.00. You must maintain a balance at least equal to \$5.00 in Your Account each day to obtain the disclosed Annual Percentage Yield.

Transaction Limitations. Once Your Account is established, You may only make six withdrawals from Your account each month.

Individual Retirement Accounts (IRAs) are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR EDUCATIONAL IRA ACCUMULATION ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable 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. The minimum balance required to open this Account is \$5.00. You must maintain a balance at least equal to \$5.00 in Your Account each day to obtain the disclosed Annual Percentage Yield.

Transaction Limitations. Once Your Account is established, You may only make six withdrawals from Your account each month.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE CERTIFICATE, TRADITIONAL IRA SHARE CERTIFICATE, ROTH IRA SHARE CERTIFICATE, AND EDUCATIONAL IRA SHARE CERTIFICATE ACCOUNTS

Fixed Rate Information. These Accounts are subject to a 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. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed APY and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

Transaction Limitations. Once Your Account is established, You may not make additional deposits into Your Account prior to maturity. IRA Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For all Accounts, the penalty imposed will equal 30 days' of dividends.

Renewal Policies. Your Account will renew automatically at maturity and You will have a grace period of 10 calendar days following the Maturity Date to make deposits or withdrawals without penalty.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described in these Agreements and Disclosures 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 savings Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an Account.

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 regular share Account drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any check 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, together with such checks that are returned unpaid and subsequently represented for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), and all reinitiated electronic fund transfer (EFT) debit transactions (such as preauthorized payments), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and all Credit Union fees and charges. As noted above, these examples are not an exhaustive list and should not be construed as such. 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, or will have, 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 each time We dishonor and return an item for non-sufficient funds. This means that We may charge You more than one service fee per item, and You can incur multiple fees (including, but not limited to, NSF

ACCOUNT DISCLOSURES (continued)

fees), each time items are resubmitted for payment and subsequently returned unpaid. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Withdrawal of Interest Prior to Maturity. For all certificate Accounts, the Annual Percentage Yield assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. For all 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 seven days and up to 60 days before any such withdrawal.

Variable Rate Information. For all dividend-bearing accounts, the dividend rate and APY may change each dividend period based on the determination of the Credit Union's Board of Directors.

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. For all dividend-bearing accounts (except Money Market accounts), the dividend period is quarterly, and dividends will be compounded and credited to Your Account quarterly.

For Money Market accounts, the dividend period is monthly, and dividends will be compounded and credited to Your Account monthly.

Balance Computation Method. For all dividend bearing Accounts, dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your 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 that You deposit 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.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR HFCU CHECK CARD ("CARD"), OUR AUDIO RESPONSE SYSTEM ("MERLIN/TALK TELEPHONE ACCESS"), OUR INTERNET ACCOUNT ACCESS SYSTEM ("INTERNET BRANCH"), AND OUR INTERNET ENABLED MOBILE ONLINE BANKING SYSTEM ("MOBILE BRANCH"), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE, AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

HFCU CHECK CARD, MERLIN/TALK TELEPHONE ACCESS, INTERNET BRANCH, MOBILE BRANCH, AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Merlin/iTalk Telephone Access system; (c) Our Internet Branch system; (d) Our Mobile Branch system; and (e) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our Internet Branch system, Our Merlin/iTalk Telephone Access system, Our Mobile Branch system, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your savings or checking Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your savings Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your savings and/or checking Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued a Personal Identification Number (PIN) to be used in conjunction with HFCU Check Card transactions, and a separate Access Code to be used in conjunction with Merlin/iTalk Telephone Access, Internet Branch, and Mobile Branch. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your savings Account or Your checking Account to cover such transactions.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Hershey Federal Credit Union locations may

not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

TYPES AND LIMITATIONS OF SERVICES

HFCU CHECK CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your savings and checking Account(s). You may also use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate to make the following transactions: (a) withdraw cash from Your savings and checking Account(s); (b) transfer funds between Your savings and checking Account(s); (c) make miscellaneous inquiries on Your savings and checking balances; and (d) take advances on Your line of credit. You may also use Your Card in conjunction with Your PIN, to purchase goods and services ("POS") at any business establishment where the Card is accepted.

ATM withdrawals may not exceed \$510.00 per calendar day (savings, checking and line of credit combined), subject to the available funds in Your Account.

POS withdrawals may not exceed \$2,500.00 per calendar day (savings, checking and line of credit combined), subject to the available funds in Your Account.

MERLIN/TALK TELEPHONE ACCESS TRANSACTIONS. You may use Merlin/iTalk Telephone Access in conjunction with Your Access Code and a touch tone telephone for the following services: (a) transfer funds between Your savings, and checking Accounts; (b) make payments from Your savings and checking Accounts on Credit Union loans You have with Us; (c) make check withdrawals from Your savings and checking Accounts; and (d) make miscellaneous inquiries on Your Credit Union deposit and loan balances, deposits, withdrawals and transactional information. The aggregate maximum of transfers or withdrawals may not exceed \$10,000.00 per calendar day (savings, checking and line of credit combined), subject to the available funds in Your Account. Merlin/iTalk Telephone Access operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

INTERNET BRANCH TRANSACTIONS. At the present time, You may use Internet Branch in conjunction with Your Password, an internet connection and a personal computer for the following services: (a) transfer funds between Your savings and checking Accounts; (b) make payments on Your Credit Union loan accounts from Your savings and checking Account(s); and (c) make miscellaneous inquiries on Credit Union services that affect Your Account. The aggregate maximum of transfers or withdrawals may not exceed \$10,000.00 per calendar day (savings, checking and line of credit combined), subject to the available funds in Your Account. Internet Branch operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

Through the use of Our Internet Branch platform You may access Bill Payer to make the following types of transactions on designated accounts: (a) authorize the Credit Union to issue payments on Your behalf; (b) check the status of payments previously authorized through Bill Payer system; and (c) transfer funds from Your share to Your share draft account. In order to use Bill Payer for such transactions, You must have a linked Account with Us. By completing a Bill Payer transaction, You authorize Us to post any such payments to Your linked Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day You designate it to be sent. Requests for payments to be sent on the same day as the date of Your request must be received by Us not later than the cut-off time for the current business day in order for it to be sent that business day. If You schedule a payment to be paid before closing on a business day that We are open, We will consider that day to be the day of Your request. However, if You schedule a payment to be paid after closing or on a day We are not open, We will consider that the request was made on the next business day We are open. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will be sent on the prior business day.

Individual bill payment amounts may not exceed a maximum of \$1,500.00 per item, and bill payment amounts may not exceed an aggregate total of \$10,000.00 per calendar day, subject to the available funds in Your Account.

MOBILE BRANCH TRANSACTIONS. You may use Our Mobile Branch system in conjunction with Your PIN and/or Access Code, an internet connection and an internet enabled mobile computing device (e.g. smartphone or tablet), for the following services: (a) transfer funds between Your share, share draft, and line-of-credit Accounts; (b) verify Your share and share draft Account balances; (c) make loan payments from Your share and share draft Accounts; (d) opt-in to overdraft services; and (e) miscellaneous inquiries on Credit Union services that affect Your Account. Mobile Branch operates 24 hours every day. If You attempt to use the system and receive a message indicating that "the system is not available," please try again later when service is restored.

Through the use of Our Mobile Branch platform You may access Bill Payer to make the following types of transactions on designated accounts: (a) authorize the Credit Union to issue payments on Your behalf; (b) check the status of payments previously authorized through Bill Payer system; and (c) transfer funds from Your share to Your share draft account. In order to use Bill Payer for such transactions, You must have a linked Account with Us. By completing a Bill Payer transaction, You authorize Us to post any such payments to Your linked Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day You designate it to be sent. Requests for payments to be sent on the same day as the date of Your request must be received by Us not later than the cut-off time for the current business day in order for it to be sent that business day. If You schedule a payment to be paid before closing on a business day that We are open, We will consider that day to be the day of Your request. However, if You schedule a payment to be paid after closing or on a day We are not open, We will consider that the request was made on the next business day We are open. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will also be sent on the prior business day.

Individual bill payment amounts may not exceed a maximum of \$1,500.00 per item, and bill payment amounts may not exceed an aggregate total of \$10,000.00 per calendar day, subject to the available funds in Your Account.

You may also use the Mobile Branch platform to access Our Remote Deposit Anywhere system in order to initiate the deposit of checks into Your savings and checking Account(s) You have with Us. You understand and agree that the remote deposit of Items into Your deposit Accounts with Us through use of remote deposit are not subject to the Electronic Fund Transfer Act (15 U.S.C. § 1693 *et seq.*) or Regulation E (12 CFR 1005.1 *et seq.*). The remote deposit of Items into Your designated deposit Accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device We may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the federal government or other payor), You can call Us at (717) 533-9174 or toll free at (800) 832-4328, to find out whether or not the deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at (717) 533-9174 or toll free at (800) 832-4328, or write to Us at 232 Hershey Road, Hummelstown, PA 17036 in time for Us to receive Your stop payment 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. To be sure that a third party does not bill You again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Device is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Device information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

NOTICE OF VARYING AMOUNTS. If regular pre-authorized 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.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments 3 business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except for Internet Branch, Mobile Branch, Merlin/iTalk Telephone Access, mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and Internet Branch, Mobile Branch, and Merlin/iTalk Telephone Access information after Your Account is established. Additional fee schedules are available at any of Our office locations. 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; (i) You exceed any limits on Your Account; and (j) the VISA network does not allow the transaction to proceed due to anti-fraud or similar consumer protections employed by that network.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (717) 533-9174 or toll free at (800) 832-4328, or write to Us at 232 Hershey Road, Hummelstown, PA 17036 if You believe Your Card or PIN have been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your check. Telephoning is the best way of keeping Your possible losses down. You could lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable). If You tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than \$50.00 if someone uses Your Card or PIN without Your permission.

If You fail to tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

using Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500.00.

Also, if Your statement shows transfers that You did not make, including those made by Card, PIN or other means, You will 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 valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We will extend the time periods.

Exception: You will have no liability for unauthorized use of Your HFCU Check Card as long as You report the loss or theft of Your HFCU Check Card within 2 business days. **These exceptions do not apply to: (a) transactions that originate at an ATM; or (b) transactions that originate from Your negligence; or (c) transactions that originate from Your fraudulent use of Your Card; or (d) transactions processed through non-VISA networks without cardholder PIN validation.**

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at (717) 533-9174 or toll free at (800) 832-4328, or write to Us at 232 Hershey Road, Hummelstown, PA 17036 as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

- (1) Tell Us Your name and Account number.
- (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 will determine whether an error occurred within 10 business days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your account within 10 business days for the amount You think is in error, so that You will have the use of the money during the time it takes 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.

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

accounts, We may take up to 20 business days to credit Your account for the amount You think is in error.

We will tell You the results within 3 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.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at (717) 533-9174 or toll free at (800) 832-4328. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 232 Hershey Road, Hummelstown, PA 17036. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount. Transactions initiated via the internet with merchants or other parties located outside of the United States of America are deemed to occur in the foreign country where the merchant or other party is located.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the Commonwealth of Pennsylvania, except to the extent that such laws are inconsistent with controlling federal law.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT HERSHEY FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability to Withdraw Funds. Our policy is to make funds from Your cash and check deposits available to You on the business day We receive Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Once they are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written.

For determining the availability of Your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If You make a deposit before closing 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 closing or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

Longer Delays May Apply. In some cases, We will not make all of the funds that You deposit by check available to You on the business day We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first \$225.00 of Your deposits, however, may be available on the day We receive Your deposit. If We are not going to make all of the funds from Your deposit available on the day We receive Your deposit, We will notify You at the time You make Your deposit. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the business day after We receive Your deposit. If You will need the funds from a deposit right away, You should ask Us when the funds will be available.

In addition, 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 \$5,525.00 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 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

ATM Deposits. For deposits made at ATMs owned and operated by the Credit Union, if You make a deposit before closing 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 closing or on a day We are not open, We will consider the deposit made on the next business day We are open. The first \$225.00 of funds from Your cash and check deposit will be available on the business day of Your deposit. The remaining funds will be available on the 1st business day after the day of Your deposit.

For deposits made at ATMs not owned and operated by the Credit Union, deposits will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal

FUNDS AVAILABILITY POLICY DISCLOSURE (continued)

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 policy for the type of check that You deposited.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar 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 \$5,525.00 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over \$5,525.00 will be available on the 9th 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 \$5,525.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 30th business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in these Agreements and Disclosures for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693o-1) and Regulation E, Subpart B (12 CFR 1005.30 *et seq.*).

We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another Account You have with Us, to any other financial institution, or to a third party or Account of a third party maintained with Us or any other financial institution. Except as provided by applicable law, there are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

The party(ies) named in Your Application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated in Your Application for membership. For confirmation purposes, We may call any party designated in Your Application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.

Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.

If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your Application for membership designates any Account which may be charged in relation to wire transfer requests. All parties which You have authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your Application for membership. All modifications or additions to Your Application for membership must be in writing.

You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your Accounts with Us and

We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.

You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or Account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or Account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person different from the named beneficiary based upon the beneficiary's identifying or Account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us.

You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay interest or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) Only individuals named in Your Application for membership shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named in Your Application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your Application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

WIRE TRANSFER AGREEMENT (continued)

You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.

We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.

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FACTS

WHAT DOES HERSHEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.	
What?	The types of personal information We collect and share depend on the product or service You have with Us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and credit scores • credit history and account balances 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Hershey Federal Credit Union chooses to share, and whether You can limit this sharing.	
Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences	YES	NO
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE
Questions?	Call (717) 533-9174, or send Us an email at: hfcu@hersheyfcu.org , or write to Us at: Hershey Federal Credit Union, 232 Hershey Road, Hummelstown, PA 17036.	

What We do	
<p>How does Hershey Federal Credit Union protect my personal information?</p>	<p>To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also restrict access to information about You to those employees who need to know that information to provide products or services to You.</p>
<p>How does Hershey Federal Credit Union collect my personal information?</p>	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an account or apply for a loan • make deposits or withdrawals from Your Account • use Your credit or debit card or pay Your bills <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Hershey Federal Credit Union has no affiliates.</i>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Hershey Federal Credit Union does not share with non-affiliates so they can market to You.</i>
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial services providers.</i>

PLEASE READ THE INFORMATION BELOW CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED IN RECOGNITION OF THE FACT THAT CREDIT UNIONS ARE OWNED BY THEIR MEMBERS.

Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver

RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes.

Either You or We may elect, without the other's consent, to require that any and all disputes between Us arising out of, affecting, or relating in any way to Your Accounts or the products or services related to your Accounts or any aspect of Your relationship with Us be resolved through binding arbitration, except for those disputes specifically excluded below.

No Class Action or Joinder of Parties.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by You and Us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

Disputes Covered by Arbitration.

YOU ACKNOWLEDGE THAT IN ARBITRATION, THERE WILL BE NO RIGHT TO A JURY TRIAL. Unless otherwise provided herein, any claim or dispute relating to or arising out of Your Accounts or the services related to your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute or the facts underlying or giving rise to that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general, or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to this arbitration agreement's enforceability, validity, scope, or interpretation. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration agreement in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to Your Accounts. Disputes include not only claims made directly by You, but also made by anyone connected with You or claiming through You, such as a joint account

holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also its parent, affiliates, successors, assignees, employees, and agents, and claims for which We may be directly or indirectly liable, even if We are not correctly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable grounds and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders, or otherwise; and claims made independently or with other claims. If a party initiates a proceeding in court regarding a claim or dispute that is included under this arbitration agreement, the other party may elect to proceed in arbitration pursuant to this arbitration agreement.

Disputes Excluded from Arbitration.

Disputes filed by You or by Us individually in a small claims court are not subject to arbitration so long as the disputes remain in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this arbitration agreement. Loan default and other indebtedness claims and defenses or counterclaims raised in small claims actions are also explicitly excluded from this particular arbitration agreement but shall remain subject to any other applicable arbitration provision contained in any other agreement governing or applicable to such loan or indebtedness.

Mediation Requirement Prior to Filing a Claim in Arbitration

Prior to either party filing a claim in arbitration and as a necessary condition precedent to doing so, You or We shall first make a written demand upon the other party setting forth their claim at Our street address set forth below or at Your last street address or email address on record. The demand should describe the nature of the problem, claim, or dispute and set forth the specific relief the claimant desires, including the amount of any monetary damages sought.

The parties shall then attempt in good faith to use their best efforts to resolve the dispute for a minimum of 60 days before any claim may be filed in arbitration; which time period may be extended by mutual agreement. During this time period, both parties agree to toll any applicable statute of limitations. Under no circumstances may either party make a claim in arbitration against the other prior to the completion of the pre-arbitration time period.

Within the first 30 days of the pre-arbitration time period, the parties shall confer at least once by phone, in person, or by videoconference at a mutually convenient date and time to discuss the potential resolution of the claim.

If either party commences a claim in arbitration without first attempting to resolve their dispute in good faith through mediation then that party shall not be entitled to recover any attorney fees in arbitration, even if they would otherwise been available to that party.

Commencing an Arbitration.

The arbitration must be either conducted by a neutral arbitrator selected by agreement of the parties or filed with the following neutral arbitration forum and follow its rules and procedures for initiating and pursuing an arbitration:

JAMS

1-800-352-5267 (toll-free)

www.jamsadr.com

If We initiate the arbitration, We will notify You in writing at Your last known address on file. You may obtain a copy of the arbitration rules and additional information about initiating an arbitration by contacting JAMS.

If You initiate the arbitration, You must notify Us in writing at:

Hershey Federal Credit Union
232 Hershey Rd.
Hummelstown, PA 17036

The arbitration shall be conducted in the same city as the U.S. District Court closest to Your home address unless the parties agree to a different location in writing.

Administration of Arbitration.

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years' experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures in effect on the date the arbitration is filed or such other rules as to which the parties may agree. If there is a conflict between a particular provision of the JAMS Rules and this arbitration agreement, this arbitration agreement will control.

If JAMS is unable to or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act). The neutral arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Civil Procedure concerning discovery, except that the below class action waiver is specifically enforceable notwithstanding any Federal Rules of Civil Procedure to the contrary.

You understand and agree that the applicable rules and procedures in arbitration may limit the discovery available to You or Us. The arbitrator must take reasonable steps to protect customer account information and other confidential information if requested to do so by You or by Us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award only those damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration other than, as allowed by law, a joint accountholder or any entity in privity with either party as to the claim at issue. An award in arbitration shall determine the rights and obligations between the named parties or those in direct privity with the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person other than those identified in the foregoing sentence, or on the resolution of any other dispute. You or We may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the arbitrator shall issue a written, reasoned decision following applicable law, and relief granted must be relief that could be granted by a court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

Costs.

If you initiate a claim for arbitration, you understand that you will be required to pay an initial filing fee in accordance with the rules of the arbitration forum. However, we will pay any other filing, administration, and arbitrator fees as imposed by the arbitration forum. Each party shall bear the expense of their respective attorneys, experts, witnesses, and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

Right to Resort to Provisional Remedies Preserved.

Nothing herein shall be deemed to limit or constrain Our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien We may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that You or We may elect to arbitrate any dispute related to such provisional remedies.

Arbitration Award.

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

Governing Law.

You and We agree that our relationship includes transactions involving interstate commerce and that this arbitration agreement is governed by, and enforceable under, the Federal Arbitration Act in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the nature or origin of the claim. To the extent state law is applicable, the laws of the State of Pennsylvania shall apply.

Severability, Survival.

This arbitration agreement shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and, (c) the transfer or assignment of your Accounts or any related services. If the Class Action Waiver in this specific arbitration agreement is found to be unenforceable for any reason, then the remainder of this arbitration agreement shall also be unenforceable. If any provision in this arbitration agreement, other than the Class Action Waiver, is found to be unenforceable, then the remaining provisions shall remain fully enforceable. Notwithstanding anything in this binding arbitration of claims and disputes agreement and class action waiver to the contrary, any amendment or termination of this arbitration agreement by statute, by administrative action or otherwise, shall not apply to the claims that arise out of, affect or relate to conduct that occurred prior to the effective date of such amendment or termination.

Right to Reject this Arbitration Agreement.

You have the right to opt-out of this agreement to arbitrate if You opt out within 30 days after You have opened or joined your first Account with Us, either as a member or as a joint accountholder. However, if We sent or offered You this or any version of an agreement to arbitrate for the first time after your first Account was opened, You must opt out within 30 days after We sent our notice and the agreement. To opt-out, send Us written notice as follows: (i) your written notice must include your name, as listed on your account, your account number, and a statement that You reject this agreement to arbitrate, and, (ii) You must send your written notice to Us at the following address: Hershey Federal Credit Union, 232 Hershey Road, Hummelstown, PA, 17070 or hfcumemberservices@hersheycu.org.

CLASS ACTION WAIVER

No member or accountholder may maintain or pursue against the Credit Union a class action, class-wide arbitration, or private attorney general action. Nor shall any class action, class-wide arbitration, or private attorney general action be pursued by a member against the Credit Union in any arbitration or in any court proceeding, regardless of when the claim or cause of action arose or accrued, or when the allegations or facts underlying the claim or cause of action occurred.

