

ACCOUNT AGREEMENT AND TRUTH-IN-SAVINGS DISCLOSURE STUDENT CHECKING ACCOUNTS

In this Account Agreement and Truth-in-Savings Disclosure (hereinafter referred to as “Agreement and Disclosure”), the words YOU, YOUR and YOURS mean each and all of those (whether one or more persons) who are subject to this Agreement and Disclosure as a result of signing a Account Signature Card for one or more deposit accounts with us. The words WE, US, OUR and CREDIT UNION mean USC CREDIT UNION. The terms, conditions and information contained in the Account Signature Card, and all amendments thereto, are by this reference hereby incorporated in their entirety into this Agreement and Disclosure and become an integral part of this Agreement and Disclosure. This Agreement and Disclosure governs your accounts with us and related services, and replaces all prior agreements with the Credit Union regarding them. By signing the Credit Union’s Account Signature Card for your account or using your account or any service we provide, you will be considered to have received and agreed to this Agreement and Disclosure.

You should retain a copy of this Agreement and Disclosure (and any information that the Credit Union provides you regarding changes to this Agreement and Disclosure) for as long as you maintain your account with us.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

WHAT THIS MEANS FOR YOU: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

TERMS AND CONDITIONS APPLICABLE TO CHECKING ACCOUNTS:

USC Credit Union offers a wide array of checking accounts that let you withdraw your money and write checks against your account at any time. Specific disclosure information for each type of checking account is given below, with general disclosures applicable to all checking accounts following.

TERMS AND CONDITIONS APPLICABLE TO STUDENT CHECKING ACCOUNTS

1. There is no minimum balance required to open a Student Checking Account.
2. There is no monthly service fee.
3. You can access non-Credit Union/non-COOP ATMs for free up to two (2) times per month.
4. This account allows two (2) free incoming wire transfers per year.
5. This account will be converted to a Cardinal Checking Account once the account holder reaches age twenty-five (25).
6. This account earns no dividends.