

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, WIRE TRANSFER AGREEMENT, PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS AND CONSENT TO RECEIVE ELECTRONIC DOCUMENTATION. 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 MAIN STREET FINANCIAL FEDERAL CREDIT UNION. The words "You" and "Your" mean each person and/or entity 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 VISA Check Card issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as "DOT", Our Personal Computer Account Access System is hereinafter referred to as "Online Banking" and Our Bill Payment Service is hereinafter referred to as "Bill Pay" whereas "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

MAIN STREET FINANCIAL FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Main Street Financial 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 Main Street Financial Federal Credit Union's common bond(s) 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

the above organizations; 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 herein) 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 MAIN STREET FINANCIAL FEDERAL CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC FUND TRANSFER AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners. We can release or pay any amount on deposit in Your Account to any Owner. We can honor checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred. 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. Any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. If the Owners of the Account hold the Account jointly as Tenants in Common and We receive notice that one of the Owners has died, We may freeze the Account until We receive evidence satisfactory to Us as to an appropriate disposition of funds on deposit in the Account. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

CUSTODIAL ACCOUNTS. Any custodial account is subject to the Uniform Transfers to Minors Act. It is Your responsibility to determine and understand any legal effects related to this type of Account.

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. We require all Trust Accounts to name a beneficiary. For Revocable 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. If the Account Designation shows a payable on death status, any Beneficiary has rights to the Account only if alive and only if the Settlor is deceased. If the Beneficiary dies before the Settlor, 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. It is Your responsibility to determine and understand any legal effects related to this type of Account.

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, including deposits in person, by mail or electronic means. 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 Returned Check 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 attorney 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 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.

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 either from Your line of credit up to Your available credit limit and/or from Your Regular Share Account, provided You have enough available funds in that Account, depending upon the preference You have indicated to Us for clearing any such overdraft(s). Any overdraft transfers from Your Regular Share Account may be subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

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. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period) may be subject to an Inactive Account Fee. We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with state and/or federal 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.

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.

RESTRICTIVE LEGENDS. We are not liable for any consequences resulting from the payment of a share draft/check that contains a restrictive legend or other such limitation (e.g. "Void after 90 days", "Not valid over \$500" or "Two signatures required") unless We have previously agreed, in writing, to the restrictions and/or limitations.

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 share draft 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 Regular Share Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; (e) a negative balance on an Account; or (f) caused a financial loss to the Credit Union.

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

ACCOUNT AGREEMENT (continued)

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 share draft. 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 six 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 share draft 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 share draft. If We do pay a share draft 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. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request.

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 share draft received by Us that is dated six months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft share draft, 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 share drafts will not be returned to You. You understand that cancelled share drafts 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 share draft.

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 60 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.

ORGANIZATIONAL, PARTNERSHIP OR CORPORATION ACCOUNTS. If Your Account is an organizational, partnership or corporate account, You will supply Us with a separate authorization informing Us of the authorized signers for the Account and provide any other related documents if We request You to do so. We require that a partner, owner or organizational member be individually eligible for membership.

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.

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.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Louisiana, 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

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "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 an average daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield.

SPECIFIC TERMS APPLICABLE TO YOUR POWER SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "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 \$100.00. You must maintain an average daily balance of \$100.00 in Your Account each day to obtain the disclosed annual percentage yield.

SPECIFIC TERMS APPLICABLE TO YOUR IDA SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

Transaction Limitations. Accounts are subject to limitations and/or penalties. Please see Your Participant Agreement for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SHARE AND HOLIDAY CLUB ACCOUNTS

Variable Rate Information. These Accounts are subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "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 these Accounts is \$5.00. You must maintain an average daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield.

SPECIFIC TERMS APPLICABLE TO YOUR PERFORMANCE SHARE DRAFT 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 separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. You must maintain an average daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield. You must maintain a balance of \$2,500.00 in Your Account each day to avoid a fee.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR e-POWER SHARE DRAFT ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. There are no Minimum Balance Requirements on this Account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR BUSINESS SHARE DRAFT ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "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 this Account, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure. You must maintain an average daily balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR NON-PROFIT BUSINESS SHARE DRAFT ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

ACCOUNT DISCLOSURES (continued)

Minimum Balance Requirements. For the minimum balance required to open this Account, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure. You must maintain an average daily balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR TERM SHARE CERTIFICATE ACCOUNT

Fixed Rate Information. This Account is subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "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 this Account, refer to the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure. You must maintain an average daily balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Transaction Limitations. Once Your Account is established, You may not make deposits into or withdrawals of principal from Your Account, and You may not withdraw dividends unless You have previously made arrangements to do so at the time Your Account is established.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds before the maturity date. For Accounts having a term less than 92 days, the penalty imposed will equal 30 days of dividends on the amount withdrawn. For Accounts having a term greater than 91 days but less than 181 days, the penalty imposed will equal 90 days of dividends on the amount withdrawn. For Accounts having a term greater than 180 days, the penalty imposed will equal 182 days of dividends on the amount withdrawn.

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 withdrawals and/or deposits without penalty.

SPECIFIC TERMS APPLICABLE TO YOUR TRADITIONAL IRA SHARE 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 separate page titled "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 an average daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield.

Transaction Limitations. Individual Retirement 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.

SPECIFIC TERMS APPLICABLE TO YOUR ROTH IRA AND EDUCATION IRA SHARE ACCOUNT

Tiered Variable Rate Information. These Accounts are subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "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 these Accounts is \$5.00. You must maintain an average daily balance of \$5.00 in Your Account each day to obtain the disclosed annual percentage yield.

Transaction Limitations. Once Your Account is established, You may not make more than one withdrawal from Your Account each month. Individual Retirement 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.

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

Fixed Rate Information. These Accounts are subject to a Fixed Rate. For the dividend rate and corresponding APY, refer to the separate page titled "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 separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure. You must maintain an average daily balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Account Disclosure Rate Supplement" which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds before the maturity date. For Accounts having a term less than 92 days, the penalty imposed will equal 30 days of dividends calculated on the amount withdrawn. For Accounts having a term greater than 91 days but less than 181 days, the penalty imposed will equal 90 days of dividends calculated on the amount withdrawn. For Accounts having a term greater than 180 days, the penalty imposed will equal 182 days of dividends calculated on the amount withdrawn.

Renewal Policies. Unless You indicate otherwise at the time Your Account is established, Your Account will renew automatically at maturity and You will have a grace period of 10 calendar days following the Maturity Date to make withdrawals and/or deposits without penalty.

Transaction Limitations. Once Your Account is established, You may not make deposits into or withdrawals of principal from Your Account, and You may not withdraw dividends unless You have previously made arrangements to do so at the time Your Account is established. Individual Retirement 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.

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 Regular Share balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an account.

Nonsufficient Funds Returns. Any share draft or pre-authorized transfer, or transaction made through the use of Your ATM or 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.

Variable Rate Information. For all dividend-bearing accounts, the dividend rate and APY may change at any time based on the determination of the Credit Union's ALCO committee.

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

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

Withdrawal of Dividends Prior to Maturity. For Term Share and IRA Term Share Accounts, the Annual Percentage Yield assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. For all Accounts (except Share Draft Accounts) during any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

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.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the Minimum Balance Requirements for Your Account. For all dividend-bearing Accounts (except for Power Share Accounts), the dividend period is monthly and dividends will be compounded and credited to Your Account monthly. For Power Share Accounts, the dividend period is quarterly and dividends will be compounded and credited to Your Account quarterly. You will not be paid any dividends that have accrued but have not yet been credited at the time You close Your Account.

Balance Computation Method. For all dividend-bearing Accounts (except Term Share and IRA Term Share 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. For Term Share and IRA Term Share Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the entire principal balance in Your Account for each day.

Accrual on Noncash Deposits. For 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 separately in the "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 REGULATION E (12 CFR 205 ET SEQ) AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA CHECK CARD, OUR AUDIO RESPONSE SYSTEM ("DOT"), OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM ("ONLINE BANKING") AND OUR BILL PAYMENT SERVICE ("BILL PAY") EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

VISA CHECK CARD, DOT, ONLINE BANKING, BILL PAY, 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

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

Account can be made through the use of, but may not be limited to the following: (a) Your VISA Check 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 VISA Check Card; (b) Our DOT Audio Response System; (c) Our Online Banking Personal Computer Access System; (d) Our Bill Pay Bill Payment Service; 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 VISA Check Card, DOT, Online Banking, Bill Pay, 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 ATM withdrawals from Your Share Draft Account, Share Account and/or Your Line of Credit that You may have with Us are subject to a maximum daily amount (savings, line of credit and checking combined) of \$400.00 when You use the "Pulse Network", provided You have enough money in Your Accounts; (c) that We may follow all instructions given to Machines; (d) 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 (e) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your Share or Share Draft Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your Share Account in any order We determine; (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 Share and/or Share Draft Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount plus any associated fees and charges.

JOINT ACCOUNTS. If this is a joint Account, You agree to be jointly and severally liable, under the terms of this Agreement. You understand that any Account access device that is requested and approved will be mailed only to the primary accountholder at the address that We have for You on file. We may refuse to follow any instructions which run counter to this provision.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Main Street Financial 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.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with VISA Check Card transactions and separate Access Codes to be used in conjunction with DOT, Online Banking, and Bill Pay transactions. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your Share Account or Your Share Draft Account to cover such transactions.

TYPES AND LIMITATIONS OF SERVICES

VISA CHECK CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in ATMs and/or other such machines or facilities as We may designate to: (a) withdraw cash from Your Share or Share Draft Account(s); (b) transfer funds between Your Share and Share Draft Accounts; and (c) learn the balances in Your deposit Accounts that You have with Us. You may also use Your Card to make Point of Sale (POS) withdrawals from Your Share Draft Account and to purchase goods and services at any location where the Card is accepted. If You do use Your Card for such transactions, You authorize Us to withdraw funds up to the available balance of Your Account(s) to cover any such transactions, provided You have available funds.

DOT TRANSACTIONS. You may use DOT in conjunction with Your Access Code to make the following types of transactions on designated accounts: (a) telephone transfers of funds from Your Share, Share Draft and Special Share Accounts and/or Your VISA, Preferred and Revolving Lines of Credit Accounts that You may have with Us; (b) make payments on Your loan Accounts that You may have with Us from Your Share, Share Draft or Special Share Accounts; (c) inquiries on Account balances and loan data; (d) make inquiries on share/deposit transactions; (e) miscellaneous inquiries on Credit Union services that affect Your Account; (f) make inquiries on loan Accounts that You may have with Us; (g) obtain information about payroll deduction or direct deposit transactions; (h) make inquiries on VISA Check Card transactions; and (i) report the loss of a Card, PIN or any combination thereof or any unauthorized use of such Card or PIN. DOT operates 24 hours every day. If You attempt to use the system and are told that "the system is not available", please call back later when service is restored.

ONLINE BANKING TRANSACTIONS. You may use Our Online Banking Personal Computer Account Access System via a personal computer for the following services: (a) transfer funds from Your Share, Share Draft and Special Share Accounts and/or Your VISA, Preferred and Revolving Lines of Credit Accounts that You may have with Us; (b) make payments on Your loan Accounts that You may have with Us from Your Share, Share Draft or Special Share Accounts; (c) inquiries on Account balances and loan data; (d) make inquiries on share/deposit transactions; (e) miscellaneous inquiries on Credit Union services that affect Your Account; and (f) make inquiries on loan Accounts that You may have with Us; (g) obtain information about payroll deduction or direct deposit transactions; and/or (h) make inquiries on VISA Check Card transactions.

BILL PAY TRANSACTIONS. You may also use Our Bill Pay service to issue payments in amounts up to \$9,999.99 on Your behalf, except to the extent that such payments are for governmental agencies, state and local taxing authorities, court-ordered payment and/or addresses outside the United States of America. You authorize Us to post any such payments requested by You to Your Account(s). Payments requested by You through the use of Our Online Banking system will be made either by check or electronic transfer and may take as long as five business days to be sent to the payee. The Credit Union cannot guarantee the time any payment will reach any of Your creditors and accepts no liability for any service fees or late charges incurred by You.

You may cancel a transaction scheduled for a future date only if We receive Your request for cancellation in time to stop the identified transaction. If You request such a cancellation and We are unable to process Your request, We will (but are under no obligation to do so) attempt to notify You prior to the posting of that transaction. You agree that once You have initiated a transaction, the Credit Union will have no liability for failure to fulfill Your request for stop payment.

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. Your Card and/or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request. You will be required to return any Account access devices 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 payer), You can call Us at (225) 387-JOIN (5646) 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 (225) 387-JOIN (5646) or write Us at the address shown in this Agreement in time for Us to receive Your stop payment request three 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. Such stop payment notice will apply only to that particular payment. 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.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments three 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 DOT, Online Banking, Bill Pay, Telephonic, 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, DOT, Online Banking, and Bill Pay 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 money to make the transaction through no fault of Ours; (b) the ATM where You are making the transaction 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; (e) Your Card is retrieved or retained by an ATM; or (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (225) 387-JOIN (5646) or write Us at the address shown in this Agreement if You believe Your Card, PIN or Access Code 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 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 using Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500. Additionally, if Your periodic 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 fail to tell Us within 60 days after We mail You the first periodic statement on which the transfer appears, You could lose the entire Account balance if We can prove We could have stopped someone from taking Your money if You had given Us notice 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 for Your VISA Check Card as long as You report the loss or theft of Your VISA Check Card within two business days. If You report such loss or theft after two business days, or provide proper notification of other unauthorized VISA Check Card transactions, Your liability for unauthorized use will not exceed \$50. **These exceptions do not apply to transactions originating at an ATM or from Your gross negligence and/or fraudulent use of Your VISA Check Card.**

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Call Us at (225) 387-JOIN (5646) or write Us at the address shown in this Agreement 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 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. We will tell You the results within three business days after completing Our investigation. If We decide that there was no error, We will send You a written explanation. You may ask for copies of the documents that We used in Our investigation. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred. In this provision, all references to 10 business days will be 20 business days if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to within Your Account was made and all references to 45 business days will be 90 business days if Your notice of error involves an electronic fund transfer that: (a) was not initiated within a state; (b) resulted from a point-of-sale debit card transaction; or (c) if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at (800) 543-5073. You may also report the loss of a Card, PIN, Access Code or any combination thereof, through Our DOT Audio Response System or by writing to Us at the address shown in this Agreement. 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 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. In each instance, plus or minus any adjustment determined by the Credit Union.

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.

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

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

FUNDS AVAILABILITY POLICY DISCLOSURE

THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS AT MAIN STREET FINANCIAL 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.

General Policy. Our general policy is to make funds from Your deposits available to You on the same business day We receive Your deposit. Electronic direct deposits will be available on the same day of deposit. Once they are available, You can withdraw the funds 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 holidays. If You make a deposit 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 that We are not open, We will consider the deposit made on the next business day We are open.

Reservation of Right to Hold. In some cases, We will not make all the funds You deposit by check available to You on the same business day We receive Your deposit. Depending on the type of check You deposit, funds may not be available until after the 5th business day following the day of Your deposit. However, for share draft Accounts, the first \$100 of Your deposit will be available on the 1st business day following the day of Your deposit. If We are not going to make all the funds from Your deposit available on the same business day, We will notify You at the time You make Your deposit. We will also tell You when the funds will be available. If Your deposit is not made directly to one of Our employees, or if We decided to take this action after You have left the premises, We will mail You the notice by the next 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. Any request for payment against funds on which a hold has been placed will be returned unpaid.

Longer Delays May Apply. We may delay Your ability to withdraw funds deposited by check into Your Account an additional number of days for the following reasons:

- We believe a check You deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You deposit a check that has been returned unpaid.

- You have overdrawn Your Account repeatedly in the last 6 months.
- There is an emergency, such as failure of communications or computer 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 9th business day after the day of Your deposit.

In any case, We reserve the right to refuse an item for deposit or encashment.

Location of Check Endorsements. Federal law now 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.

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 \$5,000 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the next 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 \$5,000 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available no later than the 7th business day of Your deposit. Further delays may apply.

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.

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. 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 up to any daily limit set forth in Your application for membership. For payment orders that exceed this daily limit, or in the alternative business Accounts that have no daily limit, two Authorized Persons must approve such payment order, except to the extent that said business Account has only one Authorized Person listed.

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.

WIRE TRANSFER AGREEMENT (continued)

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.

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.

PRIVACY POLICY DISCLOSURE

THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH. 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716). PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Disclosures and Instructions, the references to "We", "Us", "Our" and "Credit Union" mean MAIN STREET FINANCIAL FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services offered by Us. "Account" means any account or accounts established for You.

Categories of information We collect. We collect nonpublic personal information about You from the following sources:

- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, or others; and
- Information We receive from a consumer reporting agency.

Categories of information and parties to whom We disclose information about existing and former members. We do not disclose any nonpublic personal information about Our members or former members to anyone, except as permitted by law.

Information disclosed to service providers and joint marketing companies about existing and former members. We may disclose the following information to

companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income; and
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Our policy and practices on protecting the confidentiality and security of information We have about You. We restrict access to nonpublic personal information about You to those employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.

CONSENT TO RECEIVE ELECTRONIC DOCUMENTATION

THIS IS YOUR CONSENT TO RECEIVE ELECTRONIC DOCUMENTATION AND CONTAINS IMPORTANT INFORMATION CONCERNING THE RECEIPT OF DOCUMENTATION ELECTRONICALLY. PLEASE BE CERTAIN TO READ THIS CONSENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

As permitted by law, You hereby authorize Us to electronically provide any and all documentation (agreements, disclosures, notices, statements, and the like) related to Our various products and services that You may from time to time request and/or use. The electronic transmission of such documentation may be conducted in a variety of means such as: (a) an electronic message ("e-mail") sent to You at the e-mail address specified by You (and/or any other address specified by You); (b) Your active retrieval via the Internet by any Internet access means from a specific Internet location (identified by Us in an e-mail message sent to You by the Credit Union); and/or (c) any other means of electronically providing such documentation. You understand and agree that Your consent will remain in effect until and unless withdrawn by You either in an electronic message sent by You to Us or by written request for withdrawal of Your consent sent by You to the Credit Union. Your withdrawal of consent to receive documentation in this manner will take effect within a reasonable time period following the receipt of Your request. This authorization does not affect Your right to receive such documentation on paper or in a non-electronic form and You may at any time request that any electronically provided documentation be provided in a paper or non-electronic form. You agree to immediately

provide Us updated contact information in the event that Your e-mail address (or any other means You have provided Us to contact You) becomes unusable or inaccurate for any reason. A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to You separately. You will be provided updated information in the event that We change these methods and/or hardware/software requirements.

To receive electronic records, You understand that the use of a device such as a personal computer ("PC") or personal digital assistant ("PDA") that has a graphical user interface, or "browser", capable of accessing and viewing electronic communications reasonably expected to reside on and transmit within the Internet will be required. Additionally, various software, such as that which can view an electronic file in a portable document file ("pdf") format may be required to view certain electronic communications. Our system is currently designed to operate using World Wide Web technologies and protocols which are adaptable to a wide variety of end user systems.

Account Disclosure Rate Supplement

Account Type	VARIABLE RATE		
	AVERAGE DAILY BALANCE REQUIREMENTS	PROSPECTIVE ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
<input type="checkbox"/> Holiday Club Account(1)		_____ %	_____ %
<input type="checkbox"/> Power Share Account(1)		_____ %	_____ %
<input type="checkbox"/> e-Power Share Draft Account(1)		_____ %	_____ %
<input type="checkbox"/> Performance Share Draft Account(1)	Less Than \$4.99	_____ %	_____ %
	\$5.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$14,999.99	_____ %	_____ %
	\$15,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Share Account(1)	Less Than \$4.99	_____ %	_____ %
	\$5.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Roth IRA Share Account(1)	Less Than \$4.99	_____ %	_____ %
	\$5.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Education IRA Share Account(1)	Less Than \$4.99	_____ %	_____ %
	\$5.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Regular Share Account (2)		_____ %	_____ %
<input type="checkbox"/> Business Share Draft (2)	\$2,500.00	_____ %	_____ %
<input type="checkbox"/> IDA Share Account (2)		_____ %	_____ %
<input type="checkbox"/> Non-Profit Business Share Draft (2)	\$2,500.00	_____ %	_____ %
<input type="checkbox"/> Special Share Account (2)		_____ %	_____ %
<input type="checkbox"/> Business Share Account (2)		_____ %	_____ %

Account Disclosure Rate Supplement (cont.)

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share Certificate(2)	\$ 500.00	6 Month	_____ %	_____ %
	\$ 500.00	12 Month	_____ %	_____ %
	\$ 500.00	24 Month	_____ %	_____ %
	\$ 500.00	36 Month	_____ %	_____ %
	\$ _____	_____	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Term Share Certificate(2)	\$ 500.00	12 Month	_____ %	_____ %
<input type="checkbox"/> Roth IRA Term Share Certificate(2)	\$ 500.00	24 Month	_____ %	_____ %
<input type="checkbox"/> Education IRA Term Share Certificate(2)	\$ 500.00	36 Month	_____ %	_____ %
	\$ _____	_____	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our ALCO committee.

(2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent 7 calendar days and was accurate as of the effective date shown herein. For more current rates, please call (225) 387-JOIN (5646).

Schedule of Fees and Charges

General Fees and Charges

Statement Copy	\$ 5.00 per statement
Account Summary	\$ 1.00 per page
Account History	\$ 1.00 per page
Research Fee	\$ 25.00 per hour (1 hour minimum)
Money Order	\$ 1.00 per money order
Travelers Checks	\$ 0.50 per \$100.00
Third Party Check Withdrawal	\$ 2.00 per check
NSF Check Deposit – Member's Check	\$ 20.00 per check drawn on other institution
NSF Check Deposit – Third Party Check	\$ 10.00 per check
Collection Item	\$ 15.00 per draft
Western Union Wire	\$ 20.00 per wire
Bank Wire	\$ 20.00 per wire
International Wire	\$ 45.00 plus 2% of amount wired
Check Cashing Fee	\$ 5.00 per check
Dormant Account	\$ 10.00 per quarter
Returned Mail	\$ 5.00 per item returned
Excessive Share Account Cash Withdrawals	\$ 2.00 (after 4 withdrawals in month)
Account Closing Fee (first 90 days)	\$ 10.00
Photocopy of Credit Union Teller Check	\$ 5.00 per check
Stop Payment Credit Union Teller Check	\$ 26.00 per check

Share Draft Fees and Charges

NSF Fee Check and ACH	\$ 26.00 per item
Privilege Pay Fee	\$ 26.00 per item
Overdraft Transfer from Account	\$ 3.00 per transfer
Stop Payment	\$ 26.00 per share draft/ACH
Check Copy	\$ 5.00 per share draft (free on DOT-COM)
Balance Share Draft Statement	\$ 35.00 per hour (1 hour minimum)
Temporary Checks	\$ 5.00 (4 checks)
Foreign ATM Transaction	\$ 1.00
Performance Share Draft Minimum Balance Fee	
Balances of \$1,000.00 - \$2,499.99	\$ 5.00 per month
Balances less than \$1,000.00	\$ 10.00 per month

VISA CheckCard and ACH Fees and Charges

Photocopy of Sales Draft	\$ 5.00 per sales draft
VISA CheckCard NSF	\$ 26.00 per NSF paid
VISA CheckCard Overdraft Transfer from Account	\$ 3.00 per transfer
Lost/Stolen Card	\$ 5.00
Reissue Pin	\$ 3.00

Business Services Fees and Charges

NSF fee Check and ACH	\$ 26.00 per item
Per Check Deposit	\$ 0.05 per check
Business Share Draft	
Account Minimum Balance Fee	\$ 8.00 per month
Deposited Check Fee (25 items per month free)	\$ 0.05 per item
Non-Profit Business Share Draft Account	
Deposited Check Fee (200 items per month free)	\$ 0.05 per item
Returned Deposited Item	\$ 5.00 per item
Deposit Correction	\$ 5.00 per correction
Deposited Loose Coin	3.00% of loose coin deposit
Purchase Currency	\$ 0.10 per strap
Purchase Rolled Coin	\$ 0.05 per roll
Bill Pay Setup Fee	\$ 10.00
Copy of Deposit Item	\$ 20.00
Lost Night Drop Depository Key	\$ 3.00 per key