

FLEXTeller Account Access Service and e -Statement Service Agreement

BY ACCEPTING THIS AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OUTLINED IN THIS AGREEMENT WILL APPLY TO AND GOVERN YOUR USE OF *FLEXTeller* and *e-Statement* OFFERED BY UKRAINIAN NATIONAL FEDERAL CREDIT UNION (“UkrNatFCU”), AND THAT YOU HAVE READ AND UNDERSTAND THE TERMS OF THIS AGREEMENT, THEREBY CREATING A VALID AND BINDING LEGAL CONTRACT BETWEEN YOU AND UkrNatFCU. IF YOU HAVE QUESTIONS ABOUT THIS AGREEMENT, CONTACT OUR MEMBER SERVICES DEPARTMENT TOLL-FREE AT (866) 859-5848, BEFORE ENTERING INTO THIS AGREEMENT.

WE RECOMMEND THAT YOU PRINT A COPY OF THIS AGREEMENT FOR YOUR RECORDS AND THAT YOU PERIODICALLY CHECK FOR UPDATES OR CHANGES AND REVIEW THE LATEST AGREEMENT AVAILABLE.

What This Agreement Covers. This Agreement between you and UkrNatFCU governs your use of any of UkrNatFCU's "FLEXTeller" and "e-Statement" services. You should read this Agreement carefully to understand your rights and liabilities if you register for and use FLEXTeller. Access to these services will be provided through the World Wide Web of the Internet at www.ukrnatfcu.org. You are responsible for providing your own access to the Internet through the Internet Service Provider of your choice. The terms and conditions of this Agreement are in addition to, and shall supplement, the terms, conditions, rules, and regulations that apply to the existing Membership Agreement and accounts or services with UkrNatFCU which you currently use.

Those accounts and services will continue to be governed by the agreements, disclosures and other documents provided to you when you opened an account, which may be amended from time to time. Without limiting the generality of the foregoing, if you have overdraft protection accounts that are linked to FLEXTeller, those accounts continue to be governed by the applicable agreements that you have with us and the disclosures that were made to

you. If any inconsistency exists between such other agreements and this Agreement, then the terms and provisions of this Agreement shall control to the extent of the inconsistency.

The terms "UkrNatFCU," "we" or "us" in this Agreement refer to Ukrainian National Federal Credit Union. The terms "you" and "your" mean a person who has an account at UkrNatFCU and who applies to use UkrNatFCU's FLEXTeller and E-STATEMENT services, requests to use such services and enters into this Agreement.

Ukrainian National Federal Credit Union (UkrNatFCU), which offers the Service, and which holds the accounts for which statements are being provided through the Service.

e-Statement is the Internet-based service in which UkrNatFCU notifies you at your e-mail address to retrieve your periodic e-statements, e-notices and e-alerts, which you specify under the terms set forth in this e-Statement Agreement.

The terms "Business Day" or "Banking Day" in this Agreement means any day on which UkrNatFCU offices involved in electronic fund transfer are open to the public for carrying on substantially all of its business functions, which excludes Saturdays, Sundays and federal holidays.

FLEXTeller. FLEXTeller permits you to access financial services or account information through the use of a personal computer. You may access your account(s) by computer at www.ukrnatfcu.org using your User ID and Password to:

- View current balance and transaction history for your accounts.
- View and print online images of member checks.
- Sub-account transfers from within the same primary share account, such as share account to share draft account transfers. FLEXTeller also allows cross-account transfers from one account to a different account, if the parties to the transaction are listed as joint owners on the accounts. Current maximum allowed amount per single transfer is limited to \$5,000.00 (FIVE THOUSAND DOLLARS).
- Download Transaction History in file format supported by Quicken and Microsoft Money (QIF or QFX).

- Change Your Password. Allows users to change the Password that is used to access the FLEXTeller system. Password requirements are detailed below.
- Change your User ID.
- Enter or Change Your E-mail Address.

Password Protection/Responsibility. You are assigned a Password when you apply for FLEXTeller. It is your responsibility to create your own Password and to change the temporary Password to at the first logon to FLEXTeller. Your Password should be created using the following rules:

- Must be 4 to 16 characters in length.
- Must contain at least one letter, one number and one special character.
- Letters are case sensitive.

In addition to your Password, you will be required to select an image and create a phrase to enhance your on-line banking security. In the event you forget your Password or have trouble logging into your account, contact UkrNatFCU's Member Services Department at (866) 859-5848 and they will assist you.

YOU WILL BE LOCKED OUT AFTER 3 INVALID LOGIN ATTEMPTS.

Use of your Security Password. You agree not to allow anyone to gain access to the Service or to let anyone know your FLEXTeller Password used with the Service. You further agree that UkrNatFCU has no control as to the persons who have access to your personal computer and your Password. UkrNatFCU will not be liable for any unauthorized access to your personal computer using your Password. You agree that it is your responsibility to initiate and maintain the highest level of password security procedures to prevent any unauthorized access to your personal computer or unauthorized use of your Password.

Notice of Unauthorized Access. If you believe that someone has obtained access to your account without your permission, immediately call our Member Services Department at (866) 859-5848, during regular business hours.

FLEXTeller Encryption. Data security between the PC browser software and the FLEXTeller server is handled through a security protocol called Secure Sockets Layer (SSL). SSL provides data encryption, server authentication and message integrity for an Internet connection. In addition, SSL provides a security "handshake" that is used to initiate the connection. This handshake results in the client and server agreeing on the level of security they use and fulfills any authentication requirements for the connection.

UkrNatFCU will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement. The UkrNatFCU FLEXTeller system currently supports and requires SSL data encryption at the 128-bit level, the current standard in today's browser software.

You understand that these industry standards are dynamic and constantly developing. By accepting this Agreement, you acknowledge and understand that there are risks to electronic delivery of account statement, including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control, or interruption and/or alteration of such account statement by third parties in spite of UkrNatFCU's commercially reasonable security measures.

By accepting this Agreement, you represent that you have considered our security measures, and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential future content of your statement; the risks associated with electronic delivery of account statement, and our security procedures. If you conclude that our security procedures cease to be commercially reasonable in the future, you must terminate this Agreement immediately in accordance with the procedure outlined below.

System Requirements. In order for you to access and retain your e-Statement records, your personal computer must meet the following requirements:

- Internet and e-mail access
- A certified/supported browser that supports 128-bit encryption
- Adobe Acrobat Reader 9.0 or higher

If your browser does not support 128-bit encryption, you must upgrade it to access the FLEXTeller secure pages and to allow access to your e-Statements. The most updated list of the certified/supported browsers for our FLEXTeller Service is posted on our website. We strongly discourage you from using unsupported browsers as they may not allow our FLEXTeller Service to function or display properly and may fail to meet our security requirements.

Security. In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, public keys or other means of identification. UkrNatFCU reserves the right to block access to FLEXTeller to maintain or restore security to UkrNatFCU systems if UkrNatFCU reasonably believes your access codes have been or may be obtained or are being used or may be used by an unauthorized person(s). Subject to the requirements of state and federal law, and the terms and provisions of this Agreement, you are liable and responsible for all FLEXTeller transactions made using your means of identification, whether those transactions are made by you or any person you authorize, permit or enable to have your means of identification (even if the person exceeds your authority) or by any person who obtains through you, by whatever means, your means of identification. If you have given someone your means of identification and wish to terminate their authority, or if you know or believe that your means of identification otherwise is compromised, you must notify UkrNatFCU so that UkrNatFCU can take the necessary steps to change the means of identification (see generally, the "Unauthorized Transfers" section below). You agree to defend, hold harmless and indemnify UkrNatFCU from and against any and all claims of any nature arising out of any such access by a person you have authorized, permitted or enabled to have access to your UkrNatFCU accounts via FLEXTeller. You understand that electronic messages and communications sent via the Internet are not necessarily secure and that UkrNatFCU does not recommend that you send information which you consider confidential concerning your accounts via the Internet. You agree to take reasonable precautions to safeguard your access code and/or any other means of identification, to not leave your computer unattended while using FLEXTeller and to always exit completely from the FLEXTeller site after using it.

FLEXTeller, Transfers and Payments. When you instruct UkrNatFCU to transfer funds between your accounts through FLEXTeller, you authorize UkrNatFCU to withdraw the necessary funds from the account you designate. As with any funds transfer request,

whether or not utilizing FLEXTeller, you agree that you will instruct UkrNatFCU to make a withdrawal only when a sufficient balance is or will be available in your designated account. UkrNatFCU will not be obligated to act on any withdrawal instruction from you if sufficient funds, including overdrafts, are not available in the account(s) you designate.

The maximum amount allowed for a single Fund Transfer through FLEXTeller is \$5,000.00 (FIVE THOUSAND DOLLARS).

Fund Transfers through FLEXTeller between some of your accounts may be limited. Federal regulations limit the number of pre-authorized, automatic or on-line banking transfers from what is commonly known as a share (savings) account or a market share account to no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle, to another of your accounts or to a third party by means of a online (web based), preauthorized, or automatic transfer. If you exceed the transfer limitations in any statement period, we may refuse or reverse a transfer and we may assess fees against, suspend, or close your account with UkrNatFCU. Please refer to our Service Fee Schedule for the charges.

Fee Schedule. There are currently no monthly maintenance or transaction fees for FLEXTeller or e-Statement Services. However, you are responsible for charges by any Internet Service Provider you use. Your use of FLEXTeller does not eliminate, waive or change any generally applicable fees and charges that UkrNatFCU imposes on certain transactions or situations involving your accounts. Without limiting the generality of the foregoing, we note that our Service Fee Schedule (which can be found on our Web Site by clicking on the link to Disclosures) will apply to certain transactions while using FLEXTeller.

Changes in Terms. UkrNatFCU may change FLEXTeller and e-Statement Service, its terms, including fees, set forth in this Agreement at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic message. If a change notice is required, we will provide you with this notice at least thirty (30) days prior to implementing the change. However, if we deem a change necessary to maintain or restore the security of your account or any aspect of the FLEXTeller system, we may make

the change without any prior notice, with subsequent notice to you if such change is made permanent. You understand that, by using FLEXTeller, after a change becomes effective and after you are notified of the change, you are agreeing to the change.

Communications. You agree that you may receive this Agreement, related disclosures and all other communications from UkrNatFCU electronically and that UkrNatFCU may respond to you with an electronic communication, even if your communication that we are responding to was not originally in electronic form. If UkrNatFCU sends you an electronic communication, UkrNatFCU will consider it received within three (3) calendar days of the date that it was sent, just like communications via U.S. Mail. To the extent permissible under state or federal law, electronic communications that you send to UkrNatFCU will not be considered effective until we receive them and have a reasonable opportunity to act on such communications.

It is therefore important that you consider reporting situations requiring immediate attention to us by calling UkrNatFCU toll-free at (866) 859-5848, in addition to providing electronic communication. UkrNatFCU may require written confirmation of any communication as well. Note that certain communications required or permitted in this Agreement must be sent in writing by mail.

Electronic Mail. If you send UkrNatFCU an electronic mail message, UkrNatFCU will be deemed to have received it on the following business day. UkrNatFCU will have a reasonable time to respond to your e-mail.

You should not rely on electronic mail if you need to communicate with UkrNatFCU immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur).

You agree that UkrNatFCU may respond to you by electronic mail with regard to any matter related to the Service. Any such electronic mail sent to you by UkrNatFCU shall be considered received within three (3) days of the date sent by UkrNatFCU, regardless of whether or not you sign on to your specified e-mail account within that time frame.

Opt Out Election/Termination. This Agreement will remain in effect until it is terminated by you or UkrNatFCU. To cancel this Agreement or e-Statement Service, you must notify UkrNatFCU and provide your name, address, and the effective date to stop the

Service. You may notify UkrNatFCU by writing a letter and either sending it to the following location, or giving the letter to a UkrNatFCU representative at any UkrNatFCU location during regular business hours:

*Ukrainian National FCU
Attn: Member Services Department
215 2nd Avenue
New York, NY 10003-2735*

UkrNatFCU may cancel this Agreement and terminate your use of FLEXTeller or e-Statement Services for any reason, at any time. UkrNatFCU will use commercially reasonable measures to notify you in advance of any such termination, but UkrNatFCU is not obligated to do so.

Limit of UkrNatFCU and Other Providers' Responsibility. UkrNatFCU agrees to make reasonable efforts to ensure full performance of FLEXTeller. Except as specifically provided in this Agreement or where the law requires a different standard, you agree that UkrNatFCU (including its officers, directors, employees, agents, subsidiaries or affiliates or its third party providers of services related to FLEXTeller):

1. will be responsible for acting only on those instructions sent through FLEXTeller, which are actually received and cannot assume responsibility for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages you send;
2. is not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet Service Provider or caused by any browser software;
3. provides information to you on a best-efforts basis for your convenience and does not guarantee such information;
4. is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information;
5. is not responsible for any computer virus or related problems which may be attributable to FLEXTeller or to any services provided by any Internet Services Provider;
6. is not, in the absence of negligence on its part, responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of the use of

FLEXTeller. Because some states do not allow the exclusion of limitation of liability for consequential or incidental damages, in such states the liability of the foregoing entities and individuals is limited to the extent permitted by law.

We shall have no liability for failure to perform any e-Statement Service, or for any disruption or delay in performing e-Statement Service, in the event of such failure, disruption or delay is due to circumstances beyond our reasonable control, including, but not limited to, Acts of God, Acts of War, failure or disruption of electrical power, computer equipment, telecommunication systems, your ISP, or weather conditions. We shall have no liability for any consequential, special, punitive damages or indirect loss under any circumstances.

UkrNatFCU is not responsible for any computer virus or related problems, which may be attributable to the Service.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for receiving e-Statements. UkrNatFCU will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

We make no warranties of any kind with respect to the software program used to access your electronic statement, and we do not warrant that the software program or the e-Statement Service will meet your specific requirements. We make no warranties of any kind, whether express or implied, with respect to the use and adequacy of the software program or the e-Statement Service we provide under this Agreement. We disclaim any and all implied warranties, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

Under no circumstance will UkrNatFCU be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

UkrNatFCU MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING FLEXTeller, INCLUDING BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-

INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS, AND THEN ONLY TO THE EXTENT, DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

No Other Use. You may use FLEXTeller only for your personal use and may not reproduce, sell or distribute all or any portion of the information provided to you by FLEXTeller.

Severability. In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable.

Governing Law. The terms and conditions of this Agreement shall be governed by and construed in accordance with the laws of New York State without regard to its conflicts of law provisions. Your existing account relationships shall continue to be governed by and construed in accordance with the laws of the state where the UkrNatFCU branch at which you initially established your account is located. Any issue relating to an account or service with UkrNatFCU which you access through FLEXTeller shall be governed by the laws specified in the agreement for that account or service if there is a separate agreement for that account or service.

Assignment. UkrNatFCU may assign its rights and delegate its duties under this Agreement to a company affiliated with UkrNatFCU or to any other party. You may not assign any of your rights or duties under this Agreement at any time.

Entire Agreement. This Agreement is the entire agreement between you and UkrNatFCU regarding your use of FLEXTeller, and it supersedes any prior discussions and agreements between you and UkrNatFCU regarding FLEXTeller, and supersedes any marketing or other similar material pertaining to FLEXTeller delivered to you in writing, verbally or obtained at any UkrNatFCU site or the site of any Internet Service Provider.

Interruptions in Services. UkrNatFCU may on a regular basis perform maintenance on UkrNatFCU equipment or systems which may result in interruption of FLEXTeller. UkrNatFCU will not incur any liability to you as a result of any such interruptions.

Financial Institution's Liability. If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have overdraft protection and the transfer would exceed the available funds.
3. If your computer, the software, phone lines, any browser, our computer system or any aspect of FLEXTeller were not working properly or were temporarily unavailable and you knew about the breakdown or problem when you started the transfers or transactions.
4. If circumstances beyond our control (such as fire, flood, Acts of God, Acts of War) prevent the transfer, despite reasonable precautions that we have taken.
5. If the funds are subject to legal process or other encumbrance restricting such transfer.
6. There may be other exceptions stated in our Agreement with you.

Privacy Policy. Refer to our **Privacy Notice Disclosure** which can be found on our Web Site.

Unauthorized Transfers - Member Liability. Your Liability for Unauthorized Use. You are responsible for all transfers you authorize using FLEXTeller under this Agreement. If you permit other persons to use your Password, you are responsible for any transactions they authorize or conduct on any of your accounts.

Tell us **AT ONCE** if you think your Password or other FLEXTeller identification has been lost, stolen or used (or may be used) without your permission, or your FLEXTeller has otherwise been (or may be) used without your permission. Telephoning is the best way of minimizing your possible losses.

If you tell us within 2 business days after you discover your FLEXTeller Password or other means to access your account has been lost, stolen or used without your permission, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within 2 business days after you learn of such loss or

theft, and we can prove that we could have prevented the unauthorized use of your Password or other means to access your account if you had told us, you could be liable for as much as \$500.00.

If you do not tell us within 60 days after the monthly statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

If you believe your Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us immediately at 1-866-859-5848 or write to us at:

*Ukrainian National FCU
Attn: Member Services Department
215 2nd Avenue
New York, NY 10003-2735*

e-Statement Service.

This Agreement describes your right and obligations as a user of the e-Statement Service ("Service"). It also describes the rights and obligations of Ukrainian National Federal Credit Union (UkrNatFCU). Please read this Agreement carefully. By completing the e-Statement Enrollment form you elect and authorize us, at our discretion, to electronically notify you that your monthly statement is ready to be retrieved and reviewed.

Federal and State statutes may be enacted or amended in the future to provide for electronic delivery of account statements. Your acceptance also authorizes us, at our discretion, to provide electronic delivery of such statements pursuant to these statutes after they become effective. If there is more than one owner that is a party to the account, notice to any one account owner will be effective for all.

You further agree to comply with the supplemental terms and conditions set forth in this Agreement, which are set forth below.

E-mail Address. We will send periodic notification to you via e-mail to the last known e-mail address provided by you. You agree to inform us promptly of any change of your e-mail address using the procedures set forth below in *Changing Your E-Mail Address*. If

you have not notified us of any change to your e-mail address, you agree that your failure to provide us with a valid e-mail address is the lack of ordinary care on your part, and we will not be responsible for any loss that occurs as a result of this failure. If we become aware that you are not receiving your E-Statement, we will send your Statement to you via U.S. Mail within 15 business days to your last address known to us, however, we will have no liability for our failure to do so except as otherwise provided for in any applicable Federal statute.

Changing Your E-mail Address. The procedure for changing your current e-mail address is to simply go to FLEXTeller at www.UkrNatFCU.org and logon using your User ID and Password. From the Menu Options located on the left side of the page, select *USER PROFILE*, then select *MANAGE E-MAIL*. This change becomes effective immediately. You may also change your e-mail address by sending a written request to the following address:

*Ukrainian National FCU
Attn: Member Services Department
215 2nd Avenue
New York, NY 10003-2735*

Each month, we will send an automated notification e-mail, to the e-mail address designated by you informing you that your e-Statement is ready for viewing. This e-mail will be sent shortly after the end of your statement period. The e-mail will also be the only notice you receive of the availability of your e-Statement online. Your electronic statement will be available for viewing for twenty-four (24) months (or such period as determined by UkrNatFCU and communicated to you) from the applicable statement date.

We will automatically turn off the paper statements for the account(s) once you have enrolled for e-Statements. You will need to access all future statements for the account(s) through the FLEXTeller. You will be able to download, review and/or print your periodic account statements.

Requesting a Paper Copy of Your Account Statement. At any time, you may request a paper copy of any periodic statement or disclosure which has been delivered electronically. Paper copies may be acquired by contacting the Member Services Department at (866) 859-5848. We will provide the statement or disclosure to you via U.S. Mail. You will be charged a fee for production of a paper copy of your periodic statement, please refer to our Fee Schedule.

Other Agreements. In addition to this Agreement, you and UkrNatFCU agree to be bound by and comply with the requirements of the agreements applicable to each of the accounts for which you elect to receive electronic statement. Your use of the e-Statement Service is your acknowledgement that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at UkrNatFCU.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT OF ACCOUNT.

Prompt Statement Review. Your receipt of e-Statements does not in any way alter your obligation to promptly review your e-Statements. You must promptly access/review your e-Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone other than you to review your statements, you must still review the statement for any errors, mistakes, irregularities and/or any omissions, because you will be responsible for the wrongful acts of your employees and agents. Any applicable time periods within which you must notify us of any errors on your account statement shall begin on the day you are notified via e-mail by UkrNatFCU that your monthly statement is available for you to retrieve on FLEXTeller, regardless of when you receive and/or open the e-Statement.

If you believe your statement shows an error, or if you need more information about a transaction on your statement, write us at the address below:

*Ukrainian National FCU
Attn: Member Services Department
215 2nd Avenue
New York, NY 10003-2735*

We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

Your rights and our responsibilities after we receive your written notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount, nor the questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. In addition, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us, when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your statement was correct.

In case of errors or questions about your ELECTRONIC TRANSFERS. If you think an electronic transfer on your E-Statement wrong, or if you need more information about an electronic transfer on an E-Statement, write us at the address below *no later than 60 days* after we sent you the FIRST E-Statement on which the error or problem appeared:

*Ukrainian National FCU
Attn: Member Services Department
215 2nd Avenue
New York, NY 10003-2735*

In your letter, give us the following information:

1. Your name and account number,
2. The dollar amount of the suspected error,
3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

THE FINANCE CHARGE ON ALL CREDIT UNION LOANS IS COMPUTED BY APPLYING THE PERIODIC RATE TO THE UNPAID BALANCE FOR THE ACTUAL TIME SUCH BALANCE REMAINS OUTSTANDING. THE BALANCE USED TO COMPUTE THE FINANCE CHARGE IS THE UNPAID LOAN BALANCE EACH DAY AFTER PAYMENTS AND CREDITS ARE SUBTRACTED AND NEW ADVANCES OR OTHER CHARGES ARE ADDED.