



P.O. Box 95410
Albuquerque, NM 87199



TERMS AND CONDITIONS OF ACCOUNTS

This brochure contains the rules which govern your account(s) with us. Please read this brochure carefully. IF YOU SIGN YOUR SIGNATURE CARD, OR CONTINUE TO HAVE AN ACCOUNT WITH US, YOU AGREE TO THESE RULES AND OUR BYLAWS. YOU AGREE TO PAY THE FEES WE CHARGE AND YOU GIVE US THE RIGHT TO COLLECT ANY FEES, AS EARNED, DIRECTLY FROM THE ACCOUNT BALANCE. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this brochure. If you have any questions, please call us.

**P.O. BOX 95410
ALBUQUERQUE, NM 87199
(505) 243-6751**



P.O. Box 95410
Albuquerque, NM 87199



TERMS AND CONDITIONS OF ACCOUNTS

This brochure contains the rules which govern your account(s) with us. Please read this brochure carefully. IF YOU SIGN YOUR SIGNATURE CARD, OR CONTINUE TO HAVE AN ACCOUNT WITH US, YOU AGREE TO THESE RULES AND OUR BYLAWS. YOU AGREE TO PAY THE FEES WE CHARGE AND YOU GIVE US THE RIGHT TO COLLECT ANY FEES, AS EARNED, DIRECTLY FROM THE ACCOUNT BALANCE. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this brochure. If you have any questions, please call us.

**P.O. BOX 95410
ALBUQUERQUE, NM 87199
(505) 243-6751**

LIABILITY

Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agree to be jointly and individually liable for any account deficit including to the extent permitted by law, reasonable attorneys' fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

DEPOSITS

Any items, other than cash, accepted for deposits (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, and payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day on which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends and the dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any rights to receive any original item after it is paid.

DIRECT DEPOSITS

If, in connection with a direct deposit plan, we deposit an amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with Us without prior notice at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

WITHDRAWALS

Unless otherwise clearly indicated to the contrary, any one of you who signs the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written

LIABILITY

Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agree to be jointly and individually liable for any account deficit including to the extent permitted by law, reasonable attorneys' fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

DEPOSITS

Any items, other than cash, accepted for deposits (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, and payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day on which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends and the dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any rights to receive any original item after it is paid.

DIRECT DEPOSITS

If, in connection with a direct deposit plan, we deposit an amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with Us without prior notice at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

WITHDRAWALS

Unless otherwise clearly indicated to the contrary, any one of you who signs the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written

notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal Requests which overdraw the finally collected Account balance, does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds and we may, unless prohibited by law or written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request that is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our bylaws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal, included within the Truth in Savings brochure.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION.

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representation as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - owned by one person.

Joint Account with Survivorship and not as Tenants in Common - owned by two or more persons. You agree with us and each other that each of you intend upon your death the balance in the account will be held as Joint Tenant with Survivorship and not as Tenants in Common. The person(s) creating either of these account types reserve(s) the right to change account types and to withdraw all funds at any time. We have no obligation with regard to the proper application of any funds withdrawn or transferred from such account.

A member opening a Credit Union account may, without notice to any owner of such account, and upon written notice to the Credit Union in such form as the Credit Union may require, remove any joint owner from any such account. Any such action by that member will terminate any interest that the removal joint owner may have in such

notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal Requests which overdraw the finally collected Account balance, does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds and we may, unless prohibited by law or written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request that is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our bylaws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal, included within the Truth in Savings brochure.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION.

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representation as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - owned by one person.

Joint Account with Survivorship and not as Tenants in Common - owned by two or more persons. You agree with us and each other that each of you intend upon your death the balance in the account will be held as Joint Tenant with Survivorship and not as Tenants in Common. The person(s) creating either of these account types reserve(s) the right to change account types and to withdraw all funds at any time. We have no obligation with regard to the proper application of any funds withdrawn or transferred from such account.

A member opening a Credit Union account may, without notice to any owner of such account, and upon written notice to the Credit Union in such form as the Credit Union may require, remove any joint owner from any such account. Any such action by that member will terminate any interest that the removal joint owner may have in such

account. The above notwithstanding, the Credit Union, at its option, may require that an account be closed and a new account opened in lieu of permitting a member to remove a joint owner or the Credit Union may require the consent of any joint owner prior to acting upon any written notification or instruction to remove that joint owner from an account.

Custodial Accounts - Any custodial account is subject to the Uniform Transfers to Minors Act. It is your responsibility to determine and understand legal effects related to this type of account.

Trust Accounts - Trust Accounts will only be opened if the Trust documentation presented by you to the Credit Union is acceptable to its underwriting policies. All trust accounts must have a named beneficiary. For revocable trust accounts, the person establishing the trust (the "settler") must be a member in good standing of the Credit Union. If the account shows a payable on death designation, any beneficiary has rights to the account only if alive and only if the Settler is deceased. If the beneficiary dies before the Settler, the Trust is terminated. The Settler may change the Beneficiary at any time by providing the Credit Union 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.

Business Accounts, Organizational or Association Accounts - Earnings in the form of interest, dividends, or credits will be paid only on collected funds unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity. The Credit Union shall not be liable for any loss occasioned by the fraud, negligence, or misapplication of funds on the part of any officer, director, employee, or agent of any such organization or association.

STOP PAYMENTS

Without limiting the generality of any provision contained herein, the Credit Union is authorized to accept and act upon any: (1) Stop Payment request or renewal of same properly made by any owner or any one of any other persons authorized to sign for this account, provided that same is properly made in writing and on forms approved by the Credit Union. The Credit Union has a right to charge fees for stop payment orders which may change from time to time. We must receive a stop payment order in time to give us a reasonable opportunity to act on it before our stop

account. The above notwithstanding, the Credit Union, at its option, may require that an account be closed and a new account opened in lieu of permitting a member to remove a joint owner or the Credit Union may require the consent of any joint owner prior to acting upon any written notification or instruction to remove that joint owner from an account.

Custodial Accounts - Any custodial account is subject to the Uniform Transfers to Minors Act. It is your responsibility to determine and understand legal effects related to this type of account.

Trust Accounts - Trust Accounts will only be opened if the Trust documentation presented by you to the Credit Union is acceptable to its underwriting policies. All trust accounts must have a named beneficiary. For revocable trust accounts, the person establishing the trust (the "settler") must be a member in good standing of the Credit Union. If the account shows a payable on death designation, any beneficiary has rights to the account only if alive and only if the Settler is deceased. If the beneficiary dies before the Settler, the Trust is terminated. The Settler may change the Beneficiary at any time by providing the Credit Union 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.

Business Accounts, Organizational or Association Accounts - Earnings in the form of interest, dividends, or credits will be paid only on collected funds unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity. The Credit Union shall not be liable for any loss occasioned by the fraud, negligence, or misapplication of funds on the part of any officer, director, employee, or agent of any such organization or association.

STOP PAYMENTS

Without limiting the generality of any provision contained herein, the Credit Union is authorized to accept and act upon any: (1) Stop Payment request or renewal of same properly made by any owner or any one of any other persons authorized to sign for this account, provided that same is properly made in writing and on forms approved by the Credit Union. The Credit Union has a right to charge fees for stop payment orders which may change from time to time. We must receive a stop payment order in time to give us a reasonable opportunity to act on it before our stop

payment cutoff time. Our stop payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item.

OTHER ACCOUNT TERMS & CONDITIONS

1. Handling of Items.

We act only as a collecting agent for any items deposited. Any deposit that we accept shall be provisional and will be subject to subsequent payment verification. We are not responsible for any deposit or other transaction initiated by mail until the item is actually received. We will not be responsible for any deposit or other transaction made through the use of our night depository or any other unattended facility until the item or items are actually removed from the depository or facility by our personnel. We will not be responsible for any deposit or other transaction during the course of delivery to us by any courier or third party until the item or items are actually received by our personnel. We have the right to endorse all checks payable to you for deposit into your account. We will not be liable for the negligence of any correspondent bank or institution nor for any loss incurred in transit when items not forwarded to the correspondents. We will not be liable for any delay as a result of any interruption of communication facilities or any other circumstances beyond our control. You agree to bear the risk of any change in the exchange rate with respect to any items which may be payable in foreign currency. You agree that we may charge back any item before payment, whether the item has been returned or not. You also agree that, if we are charged a fee by any other institution in connection with any of your accounts, that fee expense may be charged to your account.

2. Endorsement of items.

You agree you will not place an endorsement, other writing, or marking on a check or other negotiable demand draft in the area reserved for our endorsement as prescribed in Federal Reserve Board Regulation CC including Appendix D. You understand that the trailing edge of a check is defined as the right side of the check looking at it from the back and that the area from the trailing edge of a check to 1.5 inches from the trailing edge of a check is reserved for the payee's endorsement. You agree to hold us harmless from any loss or liability, including consequential damages, attorney's fees and expenses arising in connection with your failure to adhere to our endorsement and encoding standards and those of Regulation CC, including, but not limited to, any loss or liability resulting from improper encoding or a delay in forwarding or returning a check caused by an endorsement that is not readable or some other condition on the back of the check caused by you, which adversely affects the ability of a financial institution to endorse the check legibly in accordance with Regulation

payment cutoff time. Our stop payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item.

OTHER ACCOUNT TERMS & CONDITIONS

1. Handling of Items.

We act only as a collecting agent for any items deposited. Any deposit that we accept shall be provisional and will be subject to subsequent payment verification. We are not responsible for any deposit or other transaction initiated by mail until the item is actually received. We will not be responsible for any deposit or other transaction made through the use of our night depository or any other unattended facility until the item or items are actually removed from the depository or facility by our personnel. We will not be responsible for any deposit or other transaction during the course of delivery to us by any courier or third party until the item or items are actually received by our personnel. We have the right to endorse all checks payable to you for deposit into your account. We will not be liable for the negligence of any correspondent bank or institution nor for any loss incurred in transit when items not forwarded to the correspondents. We will not be liable for any delay as a result of any interruption of communication facilities or any other circumstances beyond our control. You agree to bear the risk of any change in the exchange rate with respect to any items which may be payable in foreign currency. You agree that we may charge back any item before payment, whether the item has been returned or not. You also agree that, if we are charged a fee by any other institution in connection with any of your accounts, that fee expense may be charged to your account.

2. Endorsement of items.

You agree you will not place an endorsement, other writing, or marking on a check or other negotiable demand draft in the area reserved for our endorsement as prescribed in Federal Reserve Board Regulation CC including Appendix D. You understand that the trailing edge of a check is defined as the right side of the check looking at it from the back and that the area from the trailing edge of a check to 1.5 inches from the trailing edge of a check is reserved for the payee's endorsement. You agree to hold us harmless from any loss or liability, including consequential damages, attorney's fees and expenses arising in connection with your failure to adhere to our endorsement and encoding standards and those of Regulation CC, including, but not limited to, any loss or liability resulting from improper encoding or a delay in forwarding or returning a check caused by an endorsement that is not readable or some other condition on the back of the check caused by you, which adversely affects the ability of a financial institution to endorse the check legibly in accordance with Regulation

CC.

3. Right to Refuse Services

If you request that we accept a check for a deposit that has already been deposited at a financial institution, but returned, we are under no obligation to accept that check for deposit. If we do, however, you agree to hold us harmless from any loss or liability, including consequential damages, attorney's fees, and expenses which may arise because of our acceptance of the item. In any event, at our discretion, we may refuse any deposit, limit the amount which may be deposited, accept all or any part of a deposit for collection only, return all or any part of any deposit, or close the account subject to applicable regulations.

4. Payment Authorization

The provisions of this agreement which address checks drawn and paid against your account shall be applicable only to the extent that the Credit Union offers checking or similar accounts. In this account agreement, the term "check" shall be used and given the same meaning as "share draft" unless the context of this agreement clearly indicates otherwise. You authorize us to pay checks signed by you and charge the payments against the applicable account. Only checks ordered through us or other methods approved by us may be used to withdraw funds from your account. In the event the applicable account has sufficient funds on deposit to cover one or more, but not all of the checks or other withdrawal orders presented during any given business day, we may honor those items and allow those withdrawals in any order that we may choose at our sole discretion including withdrawal orders or checks payable to the Credit Union, and dishonor or refuse any item or withdrawal order for which there are insufficient funds available thereafter.

5. Stale Items

We are under no obligation to pay a check which is presented for payment more than six (6) months from its date.

6. Overdraft and Overdraft Protection

You agree to maintain funds in your account at all times sufficient to pay any withdrawal order or item presented for payment against the applicable Account. We are under no obligation to pay any item, the amount of which exceeds the balance of the account upon which that item was drawn. In the event that we do pay such item, we will not waive our right to dishonor any subsequent items presented. If we do pay an item the amount of which exceeds the balance in the account upon which it is drawn, or if any item deposited to your account is subsequently returned and charged back to your account creating an overdraft, you agree to pay us immediately the amount by which that account is overdrawn together with any fees which we might assess. You also authorize us to deduct any overdraft from your next deposit, to withhold or to transfer funds from any other account to

CC.

3. Right to Refuse Services

If you request that we accept a check for a deposit that has already been deposited at a financial institution, but returned, we are under no obligation to accept that check for deposit. If we do, however, you agree to hold us harmless from any loss or liability, including consequential damages, attorney's fees, and expenses which may arise because of our acceptance of the item. In any event, at our discretion, we may refuse any deposit, limit the amount which may be deposited, accept all or any part of a deposit for collection only, return all or any part of any deposit, or close the account subject to applicable regulations.

4. Payment Authorization

The provisions of this agreement which address checks drawn and paid against your account shall be applicable only to the extent that the Credit Union offers checking or similar accounts. In this account agreement, the term "check" shall be used and given the same meaning as "share draft" unless the context of this agreement clearly indicates otherwise. You authorize us to pay checks signed by you and charge the payments against the applicable account. Only checks ordered through us or other methods approved by us may be used to withdraw funds from your account. In the event the applicable account has sufficient funds on deposit to cover one or more, but not all of the checks or other withdrawal orders presented during any given business day, we may honor those items and allow those withdrawals in any order that we may choose at our sole discretion including withdrawal orders or checks payable to the Credit Union, and dishonor or refuse any item or withdrawal order for which there are insufficient funds available thereafter.

5. Stale Items

We are under no obligation to pay a check which is presented for payment more than six (6) months from its date.

6. Overdraft and Overdraft Protection

You agree to maintain funds in your account at all times sufficient to pay any withdrawal order or item presented for payment against the applicable Account. We are under no obligation to pay any item, the amount of which exceeds the balance of the account upon which that item was drawn. In the event that we do pay such item, we will not waive our right to dishonor any subsequent items presented. If we do pay an item the amount of which exceeds the balance in the account upon which it is drawn, or if any item deposited to your account is subsequently returned and charged back to your account creating an overdraft, you agree to pay us immediately the amount by which that account is overdrawn together with any fees which we might assess. You also authorize us to deduct any overdraft from your next deposit, to withhold or to transfer funds from any other account to

which you are party in amounts sufficient to cover any overdraft, or to use any other collection remedy available to us by law. In the event that you write a check or take any other action which would result in your account becoming overdrawn, and if you have requested automatic overdraft protection, such check or action taken shall be deemed to be a request by you to us to transfer available funds from your Regular Savings Account or if a Loan Application has been submitted and approved, to make an advance under your line of credit with us (in increments of \$100.00 or your remaining line of credit balance, whichever is less) to the extent that we deem sufficient to pay such check or otherwise remedy the overdraft, together with any service charge we may impose. We will use our best efforts to transfer funds to your Checking Account from your Regular Savings Account or to make an advance under your line of credit (if approved), in the manner in which you have directed in your application. A fee may be charged for overdraft protection as set forth in the Account Disclosure Fee Supplement. If sufficient funds are not available, then any such item presented will be returned to the payee due to insufficient funds and a charge will be made to your account in such amounts as we may establish from time to time. Each party to any of your accounts will be jointly and severally liable for overdrafts caused by any other party or parties to such account. In the event that the Credit Union reasonably believes that your use of your account or accounts is abusive due to the excessive checks drawn on insufficient funds, excessive activity, or otherwise, your account may be closed.

7. Signatures

You authorize us to recognize any of the signatures set forth on the application in the payment of funds or the transaction of any business for your accounts. You authorize us to pay a check presented for payment even though the signature or signatures thereon do not correspond exactly with the signature on the application. We are not obligated to honor a check unless the signature or signatures do correspond exactly with the signature on the Application.

8. Postdated, Incomplete and Conditional Items

You agree to hold us harmless from any and all loss and liability which we may incur due to our inadvertent payment of incomplete or postdated items, items endorsed "without recourse", or conditional items. You agree that we will not have any duty to discover or comply with postdated, incomplete or conditional items.

TELEPHONE TRANSFERS

A telephone transfer of funds from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in

which you are party in amounts sufficient to cover any overdraft, or to use any other collection remedy available to us by law. In the event that you write a check or take any other action which would result in your account becoming overdrawn, and if you have requested automatic overdraft protection, such check or action taken shall be deemed to be a request by you to us to transfer available funds from your Regular Savings Account or if a Loan Application has been submitted and approved, to make an advance under your line of credit with us (in increments of \$100.00 or your remaining line of credit balance, whichever is less) to the extent that we deem sufficient to pay such check or otherwise remedy the overdraft, together with any service charge we may impose. We will use our best efforts to transfer funds to your Checking Account from your Regular Savings Account or to make an advance under your line of credit (if approved), in the manner in which you have directed in your application. A fee may be charged for overdraft protection as set forth in the Account Disclosure Fee Supplement. If sufficient funds are not available, then any such item presented will be returned to the payee due to insufficient funds and a charge will be made to your account in such amounts as we may establish from time to time. Each party to any of your accounts will be jointly and severally liable for overdrafts caused by any other party or parties to such account. In the event that the Credit Union reasonably believes that your use of your account or accounts is abusive due to the excessive checks drawn on insufficient funds, excessive activity, or otherwise, your account may be closed.

7. Signatures

You authorize us to recognize any of the signatures set forth on the application in the payment of funds or the transaction of any business for your accounts. You authorize us to pay a check presented for payment even though the signature or signatures thereon do not correspond exactly with the signature on the application. We are not obligated to honor a check unless the signature or signatures do correspond exactly with the signature on the Application.

8. Postdated, Incomplete and Conditional Items

You agree to hold us harmless from any and all loss and liability which we may incur due to our inadvertent payment of incomplete or postdated items, items endorsed "without recourse", or conditional items. You agree that we will not have any duty to discover or comply with postdated, incomplete or conditional items.

TELEPHONE TRANSFERS

A telephone transfer of funds from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in

writing. We restrict the number of transfers from a savings account to another account, or third parties, to a maximum of six per month (less the number of certain "preauthorized transfers during the month). Other account transfer restrictions are described in the Truth in Savings Brochure. A fee may be charged for those transfers as set forth in the Account Disclosure Fee Supplement.

ACH WIRE TRANSFERS

If any member sends or receives a wire transfer, Fedwire may be used. Federal Reserve Board Regulation J is the law which covers transactions made over Fedwire. Under the Operating Rules of the National Automated Clearing House Association (NACHA) which are applicable to ACH transactions involving the accounts governed by this Agreement, the Credit Union is not required to give next day notice to any owner of the receipt of an ACH item and the Credit Union will not do so. The Credit Union will continue to notify the owner of the receipt of payments in the periodic statements which it provides. Credit given by the Credit Union to the owner of an account with respect to an Automated Clearing House credit entry is provisional until the Credit Union receives final settlement for such item through a Federal Reserve Bank. If the Credit Union does not receive such final settlement, the owner is hereby notified and all parties who sign the application in connection with any such account agree that the Credit Union is entitled to a refund of the amount credited to the account in connection with such entry and the party making payment to any owner of the account via such entry shall not be deemed to have paid the owner the amount of such entry. The Credit Union may accept on behalf of any owner payments to any account governed by this agreement which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Funds Transfer Act and the owner's rights and obligations with respect to such payments shall be construed in accordance with the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving the accounts governed by this agreement.

If the owner of any account gives the Credit Union a payment order which identifies the beneficiary by name and/or an account number, payments made to the beneficiary may be made on the basis of the identifying account number even if the number identifies a person different than the named beneficiary. If the owner of any account gives the Credit Union a payment order which identifies any financial institution and the funds transferred by name, and by a routing/transfer or other identifying number, a receiving financial institution may rely on that number as the proper identification even if it identifies a financial institution

writing. We restrict the number of transfers from a savings account to another account, or third parties, to a maximum of six per month (less the number of certain "preauthorized transfers during the month). Other account transfer restrictions are described in the Truth in Savings Brochure. A fee may be charged for those transfers as set forth in the Account Disclosure Fee Supplement.

ACH WIRE TRANSFERS

If any member sends or receives a wire transfer, Fedwire may be used. Federal Reserve Board Regulation J is the law which covers transactions made over Fedwire. Under the Operating Rules of the National Automated Clearing House Association (NACHA) which are applicable to ACH transactions involving the accounts governed by this Agreement, the Credit Union is not required to give next day notice to any owner of the receipt of an ACH item and the Credit Union will not do so. The Credit Union will continue to notify the owner of the receipt of payments in the periodic statements which it provides. Credit given by the Credit Union to the owner of an account with respect to an Automated Clearing House credit entry is provisional until the Credit Union receives final settlement for such item through a Federal Reserve Bank. If the Credit Union does not receive such final settlement, the owner is hereby notified and all parties who sign the application in connection with any such account agree that the Credit Union is entitled to a refund of the amount credited to the account in connection with such entry and the party making payment to any owner of the account via such entry shall not be deemed to have paid the owner the amount of such entry. The Credit Union may accept on behalf of any owner payments to any account governed by this agreement which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Funds Transfer Act and the owner's rights and obligations with respect to such payments shall be construed in accordance with the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving the accounts governed by this agreement.

If the owner of any account gives the Credit Union a payment order which identifies the beneficiary by name and/or an account number, payments made to the beneficiary may be made on the basis of the identifying account number even if the number identifies a person different than the named beneficiary. If the owner of any account gives the Credit Union a payment order which identifies any financial institution and the funds transferred by name, and by a routing/transfer or other identifying number, a receiving financial institution may rely on that number as the proper identification even if it identifies a financial institution

different from the named financial institution. At the option of the Credit Union, and unless other times are posted for the various types of funds transfers, and funds transfers received after 3:30 p.m. on each weekday that the Credit Union is open which is not a holiday, may be treated by the Credit Union as having been received on the next banking day and processed accordingly. This cutoff time shall be applicable to all payment orders, cancellations, or amendments received.

The Credit Union has established a security procedure to verify the authenticity of a payment order which includes (a) signature verification, (b) call back procedures, (c) use of identifying words or numbers and (d) identification via valid drivers license, or other valid photo identification documents. You agree that the authenticity of payment orders may be verified using the security procedure unless you notify the Credit Union in writing that you do not agree to the security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree in writing on an alternate security procedure. You agree that only forms, methods and procedures approved by the Credit Union may be used to authorize and initiate debit entries from and credit entries to your accounts. Should any such entries be made in error, you authorize the Credit Union to correct such errors without prior approval by you, but you agree that the Credit Union is under no obligation to do so. You agree that the Credit Union may act upon any written authorization from you even though the signature or signatures appearing on any such authorization do not correspond exactly with the signatures on the account application. You further agree that the Credit Union is not obligated to act upon any such authorization unless the signatures do correspond exactly with the signatures on your account application. Any authorization which you make to initiate paperless debit or credit entries with regard to any of your accounts shall remain in full force and effect until you have given written notification to the payee or originator that you have revoked any such authorization, the payee or originator has acknowledged and acted upon such notification, and we have had a reasonable opportunity to act on your revocation of authority. In the event that any debit entry would create an overdraft in your account, you agree that the terms and conditions set forth in this account agreement governing overdraft and overdraft protection shall apply. You agree that the Credit Union shall be authorized to recognize the signatures set forth on any ACH Agreement or authorization form signed in connection with your accounts, in making debit entries from and credit entries to your accounts, and in the payment of funds or the transaction of any business from your accounts. Any objection that you may have respecting any debit entry, credit entry or other transaction shown on a monthly statement of your checking account shall be waived

different from the named financial institution. At the option of the Credit Union, and unless other times are posted for the various types of funds transfers, and funds transfers received after 3:30 p.m. on each weekday that the Credit Union is open which is not a holiday, may be treated by the Credit Union as having been received on the next banking day and processed accordingly. This cutoff time shall be applicable to all payment orders, cancellations, or amendments received.

The Credit Union has established a security procedure to verify the authenticity of a payment order which includes (a) signature verification, (b) call back procedures, (c) use of identifying words or numbers and (d) identification via valid drivers license, or other valid photo identification documents. You agree that the authenticity of payment orders may be verified using the security procedure unless you notify the Credit Union in writing that you do not agree to the security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree in writing on an alternate security procedure. You agree that only forms, methods and procedures approved by the Credit Union may be used to authorize and initiate debit entries from and credit entries to your accounts. Should any such entries be made in error, you authorize the Credit Union to correct such errors without prior approval by you, but you agree that the Credit Union is under no obligation to do so. You agree that the Credit Union may act upon any written authorization from you even though the signature or signatures appearing on any such authorization do not correspond exactly with the signatures on the account application. You further agree that the Credit Union is not obligated to act upon any such authorization unless the signatures do correspond exactly with the signatures on your account application. Any authorization which you make to initiate paperless debit or credit entries with regard to any of your accounts shall remain in full force and effect until you have given written notification to the payee or originator that you have revoked any such authorization, the payee or originator has acknowledged and acted upon such notification, and we have had a reasonable opportunity to act on your revocation of authority. In the event that any debit entry would create an overdraft in your account, you agree that the terms and conditions set forth in this account agreement governing overdraft and overdraft protection shall apply. You agree that the Credit Union shall be authorized to recognize the signatures set forth on any ACH Agreement or authorization form signed in connection with your accounts, in making debit entries from and credit entries to your accounts, and in the payment of funds or the transaction of any business from your accounts. Any objection that you may have respecting any debit entry, credit entry or other transaction shown on a monthly statement of your checking account shall be waived

unless made in writing to us on or before the thirtieth day following the date the statement is mailed. You agree to hold the Credit Union harmless from any claim or claims incident to debit or credit entries made, including without limitation any claims based on credits or debits in the wrong amounts or at lesser or more frequent intervals than provided in your ACH authorization.

TRANSFER LIMITATION

The Credit Union reserves the right to limit the number of transfers you may make including preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month.

In the event the Credit Union imposes limitations, you may make up to six (6) transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card purchase

INACTIVE ACCOUNTS

We are required by law to preserve an account that is inactive. An account is inactive if for more than one year there has not been a debit or credit to the account because of an act by you or your agent (other than the Credit Union) and you have not communicated with us. An account is presumed abandoned if (a) the account has been inactive for at least five years from the date of your last transaction on the account or your last correspondence with us, and (b) we are unable to locate you. If the account is presumed abandoned, we are required to report the abandonment and to pay the funds in the account to the State of New Mexico or as defined by the State of N.M. for educational purposes.

STATEMENTS

We will send you periodic statements on your account(s). These statements will retrace the various transactions on your account(s), if any. You agree to examine these documents in a timely fashion to be sure they are correct. If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 20 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problems (e.g. erroneous statement, missing

unless made in writing to us on or before the thirtieth day following the date the statement is mailed. You agree to hold the Credit Union harmless from any claim or claims incident to debit or credit entries made, including without limitation any claims based on credits or debits in the wrong amounts or at lesser or more frequent intervals than provided in your ACH authorization.

TRANSFER LIMITATION

The Credit Union reserves the right to limit the number of transfers you may make including preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month.

In the event the Credit Union imposes limitations, you may make up to six (6) transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card purchase

INACTIVE ACCOUNTS

We are required by law to preserve an account that is inactive. An account is inactive if for more than one year there has not been a debit or credit to the account because of an act by you or your agent (other than the Credit Union) and you have not communicated with us. An account is presumed abandoned if (a) the account has been inactive for at least five years from the date of your last transaction on the account or your last correspondence with us, and (b) we are unable to locate you. If the account is presumed abandoned, we are required to report the abandonment and to pay the funds in the account to the State of New Mexico or as defined by the State of N.M. for educational purposes.

STATEMENTS

We will send you periodic statements on your account(s). These statements will retrace the various transactions on your account(s), if any. You agree to examine these documents in a timely fashion to be sure they are correct. If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 20 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problems (e.g. erroneous statement, missing

signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

AMENDMENT AND TERMINATION

This use of the account is subject to such other terms, conditions and regulations as the Credit Union, at its sole discretion and without notice, may establish from time to time. We may change our bylaws and any term of this agreement. We will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if you violate the terms of this agreement, including causing a loss to the Credit Union. You may terminate your membership by giving us notice. You must keep us informed of your current address at all times.

CLOSING THE ACCOUNT

Any party to the account may close the account at any time provided, however, that no joint owner may close the regular share account of a member or reduce the balance of any such account below the par value of one share. Your right to close an account is subject to any statutory or contractual lien existing in the Credit Union's favor and any legal process levied against such account. The Credit Union may close an account at any time and disburse funds on deposit in any such account to the owners of the account in any manner it deems appropriate, if (a) any of the events set forth in the Withdrawal of Services paragraph should arise (b) the Credit Union believes that it may suffer a loss if the account is not closed, (c) it determines that any member or joint owner of the account has been abusive in the use of the account or in the conduct of his or her affairs with the Credit Union, or (d) there has been a change in account ownership or a change with regard to the persons authorized to sign on the account. Further, in the event that any member of the Credit Union engages in any type of abusive conduct, the Credit Union may impose sanctions against the member in keeping with policies adopted by the Board of Directors of the Credit Union including but not limited to denial of Credit Union services, denial of specific services which involve personal contact with Credit Union employees, denial of access to Credit Union facilities, recommending the expulsion from the Credit Union membership, or any other action deemed necessary under the circumstances which is not expressly precluded by the Federal Credit Union Act, NCUA Regulations and the Credit Union's Bylaws. The term "abusive contact" shall be defined in the Credit Union policies addressing member conduct.

ACCOUNT TRANSFER

This account may not be transferred or assigned without

signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

AMENDMENT AND TERMINATION

This use of the account is subject to such other terms, conditions and regulations as the Credit Union, at its sole discretion and without notice, may establish from time to time. We may change our bylaws and any term of this agreement. We will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if you violate the terms of this agreement, including causing a loss to the Credit Union. You may terminate your membership by giving us notice. You must keep us informed of your current address at all times.

CLOSING THE ACCOUNT

Any party to the account may close the account at any time provided, however, that no joint owner may close the regular share account of a member or reduce the balance of any such account below the par value of one share. Your right to close an account is subject to any statutory or contractual lien existing in the Credit Union's favor and any legal process levied against such account. The Credit Union may close an account at any time and disburse funds on deposit in any such account to the owners of the account in any manner it deems appropriate, if (a) any of the events set forth in the Withdrawal of Services paragraph should arise (b) the Credit Union believes that it may suffer a loss if the account is not closed, (c) it determines that any member or joint owner of the account has been abusive in the use of the account or in the conduct of his or her affairs with the Credit Union, or (d) there has been a change in account ownership or a change with regard to the persons authorized to sign on the account. Further, in the event that any member of the Credit Union engages in any type of abusive conduct, the Credit Union may impose sanctions against the member in keeping with policies adopted by the Board of Directors of the Credit Union including but not limited to denial of Credit Union services, denial of specific services which involve personal contact with Credit Union employees, denial of access to Credit Union facilities, recommending the expulsion from the Credit Union membership, or any other action deemed necessary under the circumstances which is not expressly precluded by the Federal Credit Union Act, NCUA Regulations and the Credit Union's Bylaws. The term "abusive contact" shall be defined in the Credit Union policies addressing member conduct.

ACCOUNT TRANSFER

This account may not be transferred or assigned without

prior written consent.

CREDIT UNION LIEN AND SECURITY INTEREST

To the extent you owe the Credit Union money, the Credit Union has a lien on any or all funds in any account in which you have an ownership interest, regardless of the funds, unless prohibited by law. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses to enforce its lien, the Credit Union does not save its right to enforce a lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for the obligations secured by your residence, unless prohibited by applicable law.

RIGHT TO REPAYMENT OF INDEBTEDNESS

You agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note. This right extends to charges and costs in connection with the production of statements, items or other documents in connection with subpoenas, court orders, levies, garnishments or other instruments of legal process, including attorneys' fees to the extent not otherwise prohibited by law.

Our right to repayment arising under this section does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but thus does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

ATTORNEYS' FEES

In addition to any other rights we may have at law or under this agreement to recover fees and costs in connection with this agreement or any account, in the event that we file suit

prior written consent.

CREDIT UNION LIEN AND SECURITY INTEREST

To the extent you owe the Credit Union money, the Credit Union has a lien on any or all funds in any account in which you have an ownership interest, regardless of the funds, unless prohibited by law. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses to enforce its lien, the Credit Union does not save its right to enforce a lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for the obligations secured by your residence, unless prohibited by applicable law.

RIGHT TO REPAYMENT OF INDEBTEDNESS

You agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note. This right extends to charges and costs in connection with the production of statements, items or other documents in connection with subpoenas, court orders, levies, garnishments or other instruments of legal process, including attorneys' fees to the extent not otherwise prohibited by law.

Our right to repayment arising under this section does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but thus does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

ATTORNEYS' FEES

In addition to any other rights we may have at law or under this agreement to recover fees and costs in connection with this agreement or any account, in the event that we file suit

to enforce this agreement or any right we may have in any account, we shall be entitled to recover reasonable attorneys' fees and costs expended in connection with any such legal proceedings.

AUTHORIZED SIGNER

(Individual Accounts only) A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the Owner's behalf.

RESTRICTIVE LEGENDS

We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00".

POWER OF ATTORNEY

We are not required to recognize any power of attorney to act on the account. If we accept a power of attorney, we may continue to recognize the authority of your attorney-in-fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We also reserve the right to restrict the types and sizes of transactions we will permit an attorney-in-fact to conduct on a case by case basis and may require the attorney-in-fact to present the original power of attorney before conducting any transaction. A person acting under a power of attorney is not an owner of an account. No funds in the account belong to that person by reason of that capacity, and that person has no right of survivorship in the account.

CLAIMS AND DISPUTES CONCERNING YOUR ACCOUNT

If another person or entity makes a claim against funds in your account, or if we have reason to believe there is or may be a dispute over matter such as the ownership of the account or the authority to withdraw funds, we may in our sole discretion (1) continue to rely on current signature cards, resolutions or other account documents, (2) freeze all or part of the funds until the dispute is resolved to our satisfaction, or (3) pay the funds into an appropriate court of law for resolution.

WITHDRAWAL OF SERVICES

In the event that any Credit Union member causes a loss to the Credit Union, or makes known his or her intentions to cause a loss to the Credit Union, whether by way of loan default, account overdraft, discharge in bankruptcy or otherwise,

to enforce this agreement or any right we may have in any account, we shall be entitled to recover reasonable attorneys' fees and costs expended in connection with any such legal proceedings.

AUTHORIZED SIGNER

(Individual Accounts only) A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the Owner's behalf.

RESTRICTIVE LEGENDS

We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00".

POWER OF ATTORNEY

We are not required to recognize any power of attorney to act on the account. If we accept a power of attorney, we may continue to recognize the authority of your attorney-in-fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We also reserve the right to restrict the types and sizes of transactions we will permit an attorney-in-fact to conduct on a case by case basis and may require the attorney-in-fact to present the original power of attorney before conducting any transaction. A person acting under a power of attorney is not an owner of an account. No funds in the account belong to that person by reason of that capacity, and that person has no right of survivorship in the account.

CLAIMS AND DISPUTES CONCERNING YOUR ACCOUNT

If another person or entity makes a claim against funds in your account, or if we have reason to believe there is or may be a dispute over matter such as the ownership of the account or the authority to withdraw funds, we may in our sole discretion (1) continue to rely on current signature cards, resolutions or other account documents, (2) freeze all or part of the funds until the dispute is resolved to our satisfaction, or (3) pay the funds into an appropriate court of law for resolution.

WITHDRAWAL OF SERVICES

In the event that any Credit Union member causes a loss to the Credit Union, or makes known his or her intentions to cause a loss to the Credit Union, whether by way of loan default, account overdraft, discharge in bankruptcy or otherwise,

it is the policy of the Credit Union to withdraw member services otherwise extended to that member including, but not limited to, the right to maintain accounts at the Credit Union (excepting a regular savings account) and the right to payment of dividends. To the extent allowed by applicable law, regulations, and the Credit Union bylaws, your Credit Union membership may be terminated if you cause a loss to the Credit Union.

FACSIMILE SIGNATURES

You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money that are drawn on us, regardless of by whom or by what means the facsimile signatures(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

PLEDGES

Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any process to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor or trust account beneficiary becomes effective. For example, if one joint tenant pledges the deposit evidenced by this agreement for a debt (i.e. uses it to secure a debt) and then dies, (1) the surviving joint tenant's rights in this account do not take effect until the debt has been satisfied and (2) the debt may be satisfied with the funds in this account.

SEVERABILITY

If any provision of this agreement shall be declared invalid, unenforceable or illegal, that part will not affect the validity, enforceability or legality of any other provision.

GOVERNING LAW

This account agreement shall be governed by applicable State and Federal Credit Union laws and regulations, the Credit Union's Bylaws, and to the extent not pre-empted by Federal law, the laws of the State of New Mexico. Venue is proper in the county where the Credit Union's principal office is situated.

**YOUR BEST INTEREST
IS OUR BUSINESS®**

it is the policy of the Credit Union to withdraw member services otherwise extended to that member including, but not limited to, the right to maintain accounts at the Credit Union (excepting a regular savings account) and the right to payment of dividends. To the extent allowed by applicable law, regulations, and the Credit Union bylaws, your Credit Union membership may be terminated if you cause a loss to the Credit Union.

FACSIMILE SIGNATURES

You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money that are drawn on us, regardless of by whom or by what means the facsimile signatures(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

PLEDGES

Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any process to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor or trust account beneficiary becomes effective. For example, if one joint tenant pledges the deposit evidenced by this agreement for a debt (i.e. uses it to secure a debt) and then dies, (1) the surviving joint tenant's rights in this account do not take effect until the debt has been satisfied and (2) the debt may be satisfied with the funds in this account.

SEVERABILITY

If any provision of this agreement shall be declared invalid, unenforceable or illegal, that part will not affect the validity, enforceability or legality of any other provision.

GOVERNING LAW

This account agreement shall be governed by applicable State and Federal Credit Union laws and regulations, the Credit Union's Bylaws, and to the extent not pre-empted by Federal law, the laws of the State of New Mexico. Venue is proper in the county where the Credit Union's principal office is situated.

**YOUR BEST INTEREST
IS OUR BUSINESS®**

Effective September 1, 2011

Effective September 1, 2011

HOW TO FIND US:

Albuquerque Branches

Cherry Hills

8111 Harper NE

Albuquerque, NM 87111

Coors

6100 Coors Blvd. NW, Suite J

Albuquerque, NM 87120

At Montano & Coors, north of Walgreen's in the
Montano Plaza

24/7 Electronic Kiosk

Located in the Alvarado Square Building

415 Silver Ave. SW

Albuquerque, NM 87102

Farmington Branch

111 South Miller

Farmington, NM 87401

Telephone Numbers

(505) 243-6751 or (800) 880-7974

Telephone Banking

(505) 234-3944 or (800) 243-8991

Website

www.sfcunm.org

E-Mail

help@sfcunm.org



HOW TO FIND US:

Albuquerque Branches

Cherry Hills

8111 Harper NE

Albuquerque, NM 87111

Coors

6100 Coors Blvd. NW, Suite J

Albuquerque, NM 87120

At Montano & Coors, north of Walgreen's in the
Montano Plaza

24/7 Electronic Kiosk

Located in the Alvarado Square Building

415 Silver Ave. SW

Albuquerque, NM 87102

Farmington Branch

111 South Miller

Farmington, NM 87401

Telephone Numbers

(505) 243-6751 or (800) 880-7974

Telephone Banking

(505) 234-3944 or (800) 243-8991

Website

www.sfcunm.org

E-Mail

help@sfcunm.org



