

ATM USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM. For your own safety, the following suggestions may be helpful.

1. Minimize your time at the ATM.
2. Mark each transaction in your account record, but not while at the ATM. Always save your receipts. Don't leave them at the ATM because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Do not lend your ATM card to anyone.
5. Do not leave your card at the ATM.
6. Protect the secrecy of your Personal Identification Number (PIN). Don't tell anyone your PIN. Don't write your PIN where it can be discovered. For example, don't keep a note of your pin in your wallet or purse. If you believe someone else may have obtained your PIN contact the Bank immediately.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult this disclosure for additional information about what to do if your card is lost or stolen.
9. When you make an ATM transaction, be mindful of your surroundings. Look out for suspicious activity near the ATM facility. At night, be sure the ATM site, including the parking area and walkways, is well lighted. It may be safer to bring someone with you when you make a transaction. If you observe any problem, go to another ATM facility.
10. Do not accept assistance from anyone you do not know when using an ATM.
11. If you notice anything suspicious or any other problem arises after you have begun an ATM transaction, cancel the transaction; pocket your Card and leave.
12. Wait until you are at home or in other secure surroundings to count your cash.
13. At a drive-up ATM, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. Report any suspicious activity to the police.

M E M B E R F D I C



UNITED LABOR BANK f.s.b.



www.laborbank.com

O A K L A N D O F F I C E

100 Hegenberger Road, Suite 110
Oakland, California 94621
800.585.2267

L O N G B E A C H O F F I C E

3750 Kilroy Airport Way, Suite 130
Long Beach, California 90806
800.340.8553

S A C R A M E N T O O F F I C E

1164 West National Drive, Suite 55
Sacramento, California 95834
800.956.7754

S A N J O S E O F F I C E

2550 N. First Street, Suite 102
San Jose, California 95131
877.447.9900

S A N F R A N C I S C O O F F I C E

301 Folsom Street, Suite A
San Francisco, California 94105
866.346.2182

S E A T T L E O F F I C E

14900 Interurban Avenue South, Suite 150
Seattle, Washington 98168
877.725.4340



UNITED LABOR BANK f.s.b.

Electronic Funds Transfer





Automated Teller Machine and ATM Cards

The Bank is a member of the STAR™ and CIRRUS™ Networks (Networks). Your Card will have emblems affixed to it designating which Networks you may access for available services. As a member of these Networks, certain services are available through various Automated Teller Machines (ATMs). ALL CARDS are non-transferable and remain the property of the Bank. We retain the right to revoke your electronic banking privileges, if necessary.

Authorization for Card Transactions

You authorize the Bank to accept all initiated ATM withdrawals and transactions initiated through the use of the Card by you or anyone you authorize to use the Card.



What you can do at an Automated Teller Machine

You can use your ATM Card and PIN to:

- Withdraw cash from a designated checking or savings account.
- Transfer money between a designated checking account and savings account.
- Inquire about your account balance. Please note that any balance inquiry you may make at an ATM may not reflect recent deposits, withdrawals or transfers to or from the account.
- Make purchases at merchant locations, which are members of the POS network in which we participate.

Not all of your accounts may be accessible with the Bank's Card and some of the above services may not be available at all Network member locations. All transactions are covered by our existing rules and regulations governing accounts.

ATM Transactions Subject to Verification and Collection

Any transaction involving an ATM is subject to receipt and verification by the Bank. Deposits may not be available for withdrawal at an ATM or otherwise until verification and collection. Please refer to the bank's Funds Availability brochure for additional information.

Limitations on Transactions

You may withdraw up to a maximum of \$300 of your available account balance per calendar day, per card or the available balance from each account, whichever is less.

Transfers to or from your checking and savings account are limited to the available balance of the account from which the money is withdrawn. Any such withdrawals will be subject to balance verification by the Bank.

Additional withdrawal restrictions may apply on holidays. Different limitations may apply at Network ATM's maintained by other Banks that have been programmed to accept your Card. Deposits may only be made by mail or in person at a branch location.

Acceptance of this Agreement. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, DESTROY YOUR ATM CARD(S) IMMEDIATELY BY CUTTING THEM IN HALF AND NOTIFYING US IN WRITING AT THE FOLLOWING ADDRESS: United Labor Bank
100 Hegenberger Road, Suite 110
Oakland, California 94621

PREAUTHORIZED DEPOSITS or PAYMENTS

Pre-authorized Electronic Deposits. Pre-authorized deposits are electronic transfers to your account that you authorize a third party to make. Examples of these deposits may be a direct deposit from an employer or other source of income. ACH transactions are established by you, the customer, and are authorized per an arrangement made between you and a third party. To arrange for automatic payroll deposits or other deposits, you should contact your employer or other payor.

Pre-authorized Electronic Payments. You may authorize certain payments, such as insurance premiums or loan payments to be withdrawn automatically from your account on days you request. Your authorization to a third party to initiate payments of this kind must be in writing.

Verifying Pre-authorized Deposits. If you have arranged to have direct deposits made to your account, you may call the Bank to find out whether the deposit has been made. Please wait until at least one business day after the deposit should have been made so the Bank will have time to update your records. Here's how:

Call us at: 1(800) 585-2267
Write us at: United Labor Bank
100 Hegenberger Road, Suite 110
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Online at: www.laborbank.com

Stop Payments of Pre-authorized Transfers. If you have arranged to have regular payments taken out of your account, you can stop any of these payments. Here's how:

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The Bank must receive your request 3 business days prior to the date the payment is scheduled to be made. If you call, the Bank may also require you to put your request in writing and get it to the Bank within 14 days after you call. If the Bank requires written confirmation and you fail to provide it, your stop payment request will no longer be binding upon the Bank after 14 days. Your account will incur a service charge for any initial or renewal stop payment order. Refer to the Schedule of Services and Fees for details.

Your request requires you to select one of three types of stop payments from the originating company:

1. Stopping a single ACH payment from an originator
2. Stopping all future payments from an originator
3. Stopping a series of payments from an originator

If you order the Bank to stop one of these payments 3 business days or more before the transfer scheduled, and the Bank does not do so, the Bank may be liable to you for your losses or damages. NOTE:

This procedure applies only to pre-authorized electronics payments. To stop payment on checks, drafts or other items, contact the Bank for instructions.

Notice of Varying Amounts. If regular payments from your account vary in amount, the person you are going to pay will inform you 10 days before each payment, when it will be made and how

much it will be. You may choose instead, to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the payment would fall outside certain limits you set.

AUTOMATED CLEARING HOUSE (ACH)

Point of Sale Transactions. The Bank is a member of the Star System Point-of-Sale (POS) Shared Network. This enables you to use your Card in their ATMs or to purchase goods and services at their electronic point-of-sale (POS) terminals. These locations will be identified by the Star System Service Mark. When you use POS services, a receipt is provided by the retail location. Your monthly statement will describe the transaction, including the date the purchase was debited from your account. The amount of goods and services will be deducted from your primary access account. You may not stop payment on any transaction after you have used your card to pay for goods or services.

Service Charges. The Bank does not charge a fee for transactions at POS locations. However, merchant may impose fees on purchases of goods and services at their POS terminals. If so, these fees are included for the transactions shown on your statement. The POS location also governs the hours during which this service may be available.

Point of Purchase Transactions. The bank will accept Point of Purchase (POP) transfers to your account. A POP transfer is a withdrawal to your account through the Automated Clearing House (ACH). The POP transfer is performed by a merchant by using the information on your check. For example, you write a check to a merchant for goods and services. The check is not used to debit your account for your purchase. In its place, a point of purchase (POP) debit will be processed by the merchant to initiate a transfer of funds from your account to the merchants account. This type of entry may only be used for non-recurring, in-person (i.e., at the point-of-purchase) transactions for which you have provided no standing authorization with the merchant. Your monthly statement will describe the transaction, including the date the purchase was debited from your account.

Cash Concentration and Disbursement, Corporate Trade Exchange Transactions, Customer Initiated Entries, and International ACH Transactions.

The bank will accept Cash Concentration Disbursement (CCD), Corporate Trade Exchange (CTX), Customer Initiated Entries (CIE), and International ACH Transactions (IAT). Upon the request of the customer, United Labor Bank must provide it's customer all Payment-Related Information contained within the Addenda Records transmitted with CCD, CTX, CIE and/or IAT entries. United Labor Bank must provide this information to it's customer within twenty four hours following the Settlement Date of the entry. To obtain information on CCD, CTX, CIE and/or IAT transfers that have been posted to your account, please contact your local branch.

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Electronic Check Conversion Transactions.

The bank will accept Electronic Check Conversion (ECC) transactions to your account through ACH. An ECC transaction is any transfer of funds originated by check, draft, or similar paper instrument that are processed at an electronic terminal and converted into an ACH transaction. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When ECC transactions are performed at a POS terminal, notice must be posted by the merchant or payee and a copy of it given to you at the time of transaction.

ONLINE BANKING/BILL PAYMENT SERVICE

The bank allows you to access your account and pay your bills from your home or office twenty-four hours a day, seven days a week. You have the ability to access your account online by logging on to www.laborbank.com. You will use a secure online site that will allow you to perform a variety of transactions. Use your Logon Name, PIN, and Personal PC to:

- Check account balances
- Transfer funds
- Place a stop payment
- Inquire on account activity
- Verify if a specific check cleared your account
- Review your monthly account statement
- Make a loan payment from your checking or savings
- Request statement information
- Pay your bills (Bill payment option for consumers)
- Initiate ACH origination (Payroll, e-payments for business customers)
- Use the positive pay and check reconciliation services



UNAUTHORIZED EFT TRANSFERS

Your Liability for Unauthorized EFT Transfers.

Tell the Bank AT ONCE if you believe your Card or your PIN has been lost or stolen, or if someone has transferred or may transfer money from your account without your permission. Telephoning is the best way of keeping your possible losses to a minimum.

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ATM Card and Other Transfers. If you tell the Bank within 2 business days after you learn of the loss or theft of your ATM card, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell the Bank within 2 business days after you learn of the loss or theft of your Card, you could lose as much as \$500 if the Bank could prove we could have stopped someone from using your Card without your permission, if you would have informed the Bank.

Monthly Statements. If your statement shows transfers that you did not make, inform the Bank immediately. If you do not inform us within 60 calendar days after the statement was mailed to you, you may not get back any of the money you lost if the Bank can prove that we could have stopped someone from taking the money, if you reported the unauthorized fund transfer within the specified timeframe. If an extraordinary circumstance, such as a long trip or hospital stay, kept you from informing the Bank, the Bank will extend this time period.

ERROR RESOLUTION PROCESS FOR CONSUMER ACCOUNTS

Customers are responsible to notify the bank within the timeframes stated below:
Consumer Accounts: You must give the bank notification of unauthorized ACH transaction(s) no later than 60 days after the Bank sent the FIRST statement on which the problem or error appeared.

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Contact us immediately if you think an electronic transfer shown on your statement or receipt is incorrect. You may also call if you need additional information about a transfer listed on the statement or receipt. You must notify us no later than 60 days after the Bank sent the FIRST statement on which the problem or error appeared. When you notify us, please provide the following:

1. Your name, account number, date of the transaction, and card number (if any).
2. Description of the error or transaction you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days of your request (20 days for investigations regarding new accounts within 30 days of opening) and will correct any error promptly.

If we need more time, we may take up to 45 calendar days (90 days if the transfer involves a point-of-sale transaction, a new account transaction, or foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new account transactions) for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation.

If we determine that an error has not been made, we will send you a written explanation. We will tell you the results within 3 business days after we finish our investigation. At your request, we will provide you with copies of the documents we relied upon for our investigation.

ERROR RESOLUTION PROCESS FOR BUSINESS ACCOUNTS

Business customers are responsible to notify the bank within the timeframes stated below:

Business Accounts: The business customer is required to notify the bank within 24 hours after the settlement date of the unauthorized/erroneous ACH transaction(s). It is the business customer's responsibility to monitor their business account on a daily basis for unauthorized/erroneous ACH transactions.

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When you notify us, please provide the following.

1. Your name, account number, date of transaction, and card number (if any).
2. Description of the error or transaction you are unsure about and explain as clearly as you can, why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

The Bank's Liability for Failure to Make Transfers. If the Bank does not complete an electronic transfer to or from your account on time or in the correct amount according to the Bank's agreement with you, the Bank will be liable for your losses or damages. However, there are some exceptions. The bank will not be liable, for instance, if:

1. Through no fault of the Bank, you do not have enough money in your account or enough available credit to complete the transaction.
2. The ATM you are using does not have enough cash to complete the transaction.
3. Our computer system or the ATM was not working properly and you knew of the breakdown when you began the transaction.
4. Circumstances beyond the Bank's control, such as earthquake, fire or flood prevent the transaction from being completed, despite reasonable precautions that the Bank has taken.
5. Laws prohibiting any withdrawals from your account have enjoined the Bank.
6. Your Card has been reported lost or stolen, has expired, is damaged so that the machine cannot read the encoding stripe, is retained by us at your request or because your PIN has been repeatedly entered incorrectly.
7. You provide us with incorrect information.
8. There may be other exceptions not specifically stated in this or any other agreement you have with the Bank.

7. You provide us with incorrect information.
8. There may be other exceptions not specifically stated in this or any other agreement you have with the Bank.



Acceptance of this Agreement. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, DESTROY YOUR ATM CARD(S) IMMEDIATELY BY CUTTING THEM IN HALF AND NOTIFYING US IN WRITING AT THE FOLLOWING ADDRESS:

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NOTICE OF PROHIBITION OF UNLAWFUL INTERNET GAMBLING

Federal law, the Unlawful Internet Gambling Enforcement Act and its implementing regulations, prohibit business customers from receiving deposits of any kind relating to illegal Internet gambling. United Labor Bank is required to enforce that prohibition. By maintaining an account with our institution, you agree to notify us if your account is ever used for Internet gambling of any kind, even if you believe the activity to be legal. If you do not, we may terminate your access to various payment methods or close your account.



The following information is provided to you concerning electronic funds transfers (EFT) to or from any of your accounts maintained with the Bank for personal, family or household use. EFT service permits you or a third party acting on your behalf to deposit to or withdraw from your account without the need for specific written instruction, such as a check, or deposit slip, for each transaction. In those instances where a third party will be making deposits to or withdrawals from your account, the agreement you have with that third party will authorize the EFT activity on your account. The disclosures that follow will govern that activity.



GENERAL INFORMATION ON ALL ELECTRONIC BANKING SERVICES

Business Days

The Bank's business days are Monday through Friday from 8:30 a.m. to 4:00 p.m. Holidays are not included.

Service Charges

Currently, there are no charges for direct deposit or pre-authorized payments. If you use an ATM that is not operated by us, the operator of that ATM may charge you a fee.

The Bank reserves the right to charge your account for costs assessed against the Bank, resulting from your use of a shared network ATM. Before any such charges are assessed, you will be provided with a notice should the Bank choose to charge you for this service.

Documentation of Transactions

You will receive a receipt at the time you make any transaction at an ATM or point-of-sale (POS) terminal. You should retain the receipt so you can compare it with your account statement.

You will receive monthly statements for your account, which will show electronic transfer activity, including the date, amount and location of the activity.

Right to Revoke Card

Subject to applicable law or regulations, the Bank may at any time and without notice or cause, revoke your Card if your account is overdrawn or whenever necessary to maintain or restore the security of your account(s) or the ATM of a member Network. You agree to surrender the Card upon the Bank's demand.

Changes To This Agreement

The Bank may change the terms of this Agreement at any time. We will notify you at least 30 days before the change will take effect if the change will cause you greater costs or liability or if it will limit you access to your designated accounts. However, we will not have to notify you in advance if an immediate change in terms or conditions is necessary to protect the security of your account.



Notices

All notices sent by the Bank will be effective when mailed or delivered to your last known address that we have for you in our records. If you change your mailing address for any reason, please notify us in writing as soon as possible.

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Collection Expenses

If the Bank has to file a lawsuit to collect funds you may owe it, you will pay the Bank's reasonable expenses, including attorney's fees.

Disclosure of Account Information to Third Parties

Your account information is subject to the Bank's Privacy Policy and Notice. Pursuant to that policy, the Bank will disclose information to third parties about your account or the transactions you make:

1. When it is necessary to complete transactions.
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
3. In order to comply with government agency or court orders.
4. If you give the Bank written permission.

ALL ELECTRONIC SERVICES

Electronic Banking Services

United Labor Bank currently offers the following electronic banking services:

- Automated Teller Machine Transactions (ATM)
- Pre-Authorized Deposits or Payments
- Automatic Clearing House (ACH) Transactions
- On-Line Banking/Bill Payment Service

Service Charges

EFT transfers are subject to the same charges that are applicable to regular transactions on your account. For instance, service charges may be imposed when your account balance falls below a specified level, when an overdraft is created, when a transaction is dishonored due to insufficient funds or when a deposited item is returned unpaid. Please refer to the Schedule of Services and Fees brochure for details.

Transfer Limitations

Savings and Money Market accounts are subject to transaction limitations. We will honor up to six orders to make transfers from your account during



a statement period. Telephone transfers and transfers initiated on our online banking system will be treated as pre-authorized electronic fund transfers. For additional information on the transaction limitations that apply to savings and money market accounts, please refer to the savings and money market account brochures.

ATM CARD SERVICES

If you have requested or obtained an Automated Teller Machine Card (Card) from the Bank, this disclosure will apply to all EFT activity occurring as a result of the use of that Card. The initial use of your ATM card indicates that you have agreed to the terms and conditions contained in this disclosure and agreement, which relate to the card.

Use of the ATM Access Card, Personal Identification Number and the Automated Teller Service

As an authorized user of the automated teller service, you will be given an ATM access Card.

1. Be certain to safeguard the Card and do not permit any other person to use it.
2. Do not tell anyone your Personal Identification Number (PIN) or make the number available to anyone.
3. In the event your card is lost, report it immediately to the Bank. A replacement card is subject to a replacement fee of \$5.00.

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PIN Security

You agree not to disclose or otherwise make your Personal Identification Number (PIN) available to ANYONE, without first obtaining written permission of the Bank. If someone knows your PIN, you should call the Bank to notify the Bank and receive a new PIN. If the incorrect PIN is entered into the ATM three times, the machine will capture and keep the Card.

Joint Account

Each person who requests and utilizes electronic banking services will be bound by this Agreement and will be responsible for paying all amounts owed as a result of this Agreement. All persons who are authorized to make withdrawals from the designated deposit account with us agree that you (and all other persons authorized by you) may use your CARD and PIN to complete transactions on your designated accounts.

