

SHARE DRAFT ACCOUNT AGREEMENT WITH OVERDRAFT TRANSFER CLAUSE

I/We hereby authorize the L.E.O. CREDIT UNION, INC. Credit Union (the Credit Union) to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account.

It is further agreed that:

- (a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
- (b) All non-cash payments received in this Account will be credited subject to final payment of such items.
- (c) The Credit Union is under no obligation to pay a share draft or honor any other payment request that exceeds the fully paid and collected share balance in this Account. However, the Credit Union may, at its discretion, pay such an item. If the Credit Union does pay such an item, it is agreed that the Credit Union shall be immediately reimbursed, by one or more of the undersigned, to the extent that such an item exceeds the share balance in this Account. Such reimbursement shall be in cash, unless another manner of reimbursement has been authorized below.
- (d) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft unless the Credit Union has, prior to presentment and with reasonable time for the Credit Union to act, received a separate notice of postdating or stop payment order concerning the share draft.
- (e) When paid, share drafts become the property of the credit Union and will not be returned either with the periodic statement of this Account or otherwise. Copies of such share drafts will be provided, if requested, and the Credit Union may charge a fee for providing such copies.
- (f) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft or other payment request.
- (g) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (h) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's bylaws.
- (i) This Account is also subject to such other terms and conditions as the Credit Union may establish from time to time. Such other terms and conditions include, without limitation, service charges for stop payment orders, drafts and other items returned for insufficient funds, and any other service as designated by the Credit Union. The Credit Union may change the terms and conditions of this Account upon giving a 30-day written notice. Notice may be given by U.S. mail, first class, postage prepaid, to my/our last known address, as reflected in the Credit Union's records. Notice to any one owner shall be notice to all owners.
- (j) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side hereof.

I/We hereby acknowledge that the Credit Union has informed me/us of the following:

YES NO

- The Credit Union's policy concerning the hold period placed on funds deposited.
- The Credit Union's stop-payment policies.
- The Credit Union's policies concerning its liens on shares.

Share Draft Account Number

Signature

Date

Signature

Date

Signature

Date

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Signature _____ Date _____

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

AGREEMENT AND APPLICATION

Share Draft Account Number _____

Owner Name (1) _____

Address/Phone _____

Employer/Phone _____

Date of Birth _____ Mother's Maiden Name _____

Type of ID used to verify identity _____

ID No. _____ SSN/TIN* _____

*Taxpayer Identification Number

Owner Name (2) _____

Address/Phone _____

Employer/Phone _____

Date of Birth _____ Mother's Maiden Name _____

Type of ID used to verify identity _____

ID No. _____ SSN/TIN* _____

OVERDRAFTS COVERED BY TRANSFER FROM:

SHARE ACCOUNT NO. _____

SHARE ACCOUNT NO. _____

Authorized by _____

ADDITIONAL TERMS AND CONDITIONS (JOINT SHARE ACCOUNT AGREEMENT)

The Credit Union is hereby authorized to recognize any of the signatures subscribed on the reverse side hereof in the payment of funds or the transaction of any business for this account. The joint share owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.