

Membership and Account Agreement

Effective 9/1/2016

woodstone
CREDIT UNION

PEOPLE-POWERED

The Membership and Account Agreements are the contracts governing your rights and obligations when using your accounts offered by Woodstone Credit Union. Please read this booklet carefully and retain it for your records. In this agreement the words “you”, “your”, and “yours” mean the member and any person allowed by the member to use the account. The words “us”, “our”, “credit union”, and “we” refer to Woodstone Credit Union.

Important Information about Procedures for Opening New Accounts

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

ELIGIBILITY

To be eligible for membership in the credit union, you must qualify as defined in our bylaws, which may be amended from time to time.

ACCOUNT OWNERSHIP

The classification and form of ownership of your accounts are designated on your Membership Application. Account statements may not show all owners, beneficiaries, or other parties. By signing the Membership Application that is a part of the Agreement, each of you, jointly and severally, agree to the terms and conditions in this Agreement, including the Funds Availability Policy, Electronic Funds Transfer Agreement, and the Truth-in-Savings Disclosures (Rate and Fee Schedule) accompanying this Agreement, any account receipt, the Credit Union’s Bylaws and policies, and any amendments which collectively govern your Accounts and Credit Union membership. You agree that additional accounts and services you request in the future will be governed by this Agreement, as amended from time to time.

Member

A member must be established for each account. The member owns the account and can make changes to the account contract or can add owners on the account as long as the member is of the contractual age of 18.

Accounts for Minors

For any account established by or for a minor, the credit union reserves the right to require the minor account to have a parental joint account owner who is at least 18 years of age, who shall be jointly and severally liable to the credit union for any returned item, overdraft, or unpaid charges or amounts on such account. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship, unless otherwise indicated on the Membership Application.

The credit union may make payments of funds directly to the minor account without regard to his or her minority. The credit union has no duty to inquire about the use or purpose of any transaction by the minor or joint account owner. The minor account owner’s tax identification number must be shown on the card. The credit union shall not change the account status when the minor reaches age 18, unless authorized in writing by all account owners.

Joint Account Owners

An account signed by two or more persons is a joint account and the funds in the account are owned jointly.

Rights of the Joint Account Owners

A joint owner need not be a member, and therefore is not required to qualify for membership at the credit union. A joint owner is not a member unless the joint owner separately satisfies all membership requirements of the credit union. A joint owner gives the member (who must be 18 or more years old) the authority to make changes to the account contract.

If your account is a joint account, the account is owned as a joint account with rights of survivorship unless otherwise stated on the Membership Application. If the account is a joint account with right of survivorship, upon the death of one of the joint account owners, that person’s interest will become the property of the surviving joint account owners. If the account is a joint account without right of survivorship, the interest of a deceased owner will pass to the decedent’s estate.

Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. Except as otherwise set forth herein, any account owner may withdraw all funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the shares of any account, including funds representing a membership share, without the consent of the other account owner(s) and the Credit Union shall have no duty to notify any other joint account owner(s).

A joint account owner is restricted from the following transactions: making any contractual changes; terminating the account; depleting the account balance to less than one \$25 share; or individually pledging all or any part of the shares.

If we receive written notice of a dispute between joint owners or receive inconsistent instructions from them, we may withhold payment of funds, suspend or terminate the account, require a court order to act, or require that all joint owners agree in writing to any transaction concerning the account.

Joint Account Owner Liability

If any item deposited in a joint account is returned unpaid or an account is overdrawn, each of the joint account owners is jointly and severally liable to us for the amount of the returned item or overdraft and any charges regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any joint owners are indebted to us such that we have a lien against an account of the joint owners, we may enforce our rights against any or all funds in the joint account regardless of who contributed the funds to the joint account. The surviving owner’s interest is subject

to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by the deceased owner, even if the surviving owner did not consent to it.

Unless you waive your rights, you understand that certain account designations such as a joint ownership with right of survivorship or POD beneficiary may be invalidated upon the credit union's receipt of notice of marriage dissolution or a testamentary disposition, as required by applicable law.

Uniform Transfers to Minors

If you have established an account as a custodian for a minor beneficiary under the Washington Uniform Transfers to Minors Act, your rights and duties are governed by the act, as amended from time to time. You will not be allowed to pledge the account as collateral for any loan to you. As custodian, all withdrawals shall be made for the exclusive benefit of the minor. We are not obligated to inquire about or verify the purpose of application of any withdrawals.

Associations

An association may open an account at the credit union. Appropriate proof of the right to conduct business on behalf of the association must be presented upon the opening of the account. Any association seeking membership must be eligible as established in our bylaws.

Trusts

If an account is opened by a trustee of a trust, the funds shall be held for the benefit of the named trust beneficiary. You understand that we are not acting as a trustee but merely as a custodian of the funds and that provisions of this account supersede any provisions of the trust agreement.

The trustee, or any acting successor trustee, may make withdrawals from the account only for the benefit of the beneficiary. We are under no obligation to inquire about or verify the purpose and application of such withdrawals and shall not be liable for any misapplication of such withdrawals. The funds in the account shall not be eligible to be used as collateral for any loan either to the trustee or to the beneficiary.

The trustee agrees to notify us in writing if a change of trustee occurs. We may withhold payment of funds to any party until proper evidence of authority is provided. Funds may be released to any one trustee acting alone or with a co-trustee. We may rely upon the directions of any one trustee until a written notice or revocation of the trust is received. The trustee(s) agree to indemnify and hold us harmless of any claim, damage or loss arising as a result of unauthorized acts of any trustee or former trustee. This agreement shall be binding on the trust, successor trustee(s) and beneficiaries.

ADDITIONAL DEPOSITS

Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth on the Rate and Fee Schedule. All accounts are non-assignable and non-negotiable to third parties. Certificate accounts are governed by the terms of this Agreement and the terms and disclosures on your Certificate Receipt for each account, which is incorporated herein by this reference. We may refuse to accept any check or other item for deposit at any time, for any reason.

You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnities. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute check or item. You agree not to deposit any substitute check without our consent.

Endorsements

You authorize us, at our discretion, to accept transfers, share drafts, checks and other items for deposit into any of your accounts if they are made payable to, or to the order of, any one or more owners on the account, whether or not they are endorsed by you.

You authorize us to supply missing endorsements if we choose to supply such endorsements. When you deposit items to your account, you warrant that the endorsements are genuine. You authorize us, at our discretion, to refuse acceptance of third party checks for deposit into your account. Insurance, government checks, and certain other checks must be endorsed exactly as they are made payable.

Endorsements must be placed in the space on the back of the share draft or check between the left edge and one inch from the left edge. We may accept drafts or checks with endorsements outside this space. However, if any such endorsement causes any delay in processing the item for payment, you will be responsible for any loss incurred by us due to the delay.

Final Payment

All non cash deposits posted to your account are subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those deposits and impose a return deposit fee on your account as set forth in the Fee Disclosure. If we pay any fee to collect your deposit item, we will charge such fees to your account. We reserve the right to refuse or return all or part of a deposit or to close your account. If an item or ACH transfer is converted to or from a foreign currency, you assume all risks associated with the foreign exchange conversion, and agree that any loss resulting from any foreign exchange conversion will be allocated to you

Collection of Items

We shall not be responsible for deposits made by mail or at an unstaffed facility until we actually receive them. In handling items for deposit or collection, we only act as your agent and assume no responsibility beyond the exercise of ordinary care. We will not be liable for default or negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We reserve the right to send any item for collection.

Direct Deposits

We will accept pre-authorized electronic deposits (i.e. Social Security funds, payroll deposits) or you may also pre-authorize transfers from other accounts here at the credit union. You must notify us at least three days prior to any direct deposit or pre-authorized transfer if you wish to cancel the direct deposit or direct transfer option.

CREDITING OF DEPOSITS

Deposits made on Saturdays, Sundays, and Credit Union holidays will be credited to your account on the next business day. Ask for our current deposit cutoff time. Deposits received at unstaffed facilities, such as night depositories, will be credited on the day funds are removed and processed by the Credit Union.

Items drawn from an institution located outside the United States may be handled on a collection basis only. Amounts from such items will be credited to your account when we receive final payment. You waive any notice of nonpayment, dishonor, or protest regarding any items we receive for credit to your account or for collection.

ACCOUNT ACCESS

Authorized Signature

In order to access any account, we must have an authorized signature of yours on a Membership Application. The Credit Union is

authorized to recognize your signature, but will not be liable for refusing to honor any item or instruction of yours if it believes in good faith that the signature on such item or instruction is not genuine. If you have authorized the use of a facsimile signature, we may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. If you give your account number to a third person, you authorize us to honor transactions initiated by the third person even if you did not specifically authorize a particular transaction.

Withdrawals

You may make withdrawals from your account in any manner that is permitted by us (i.e. check, automatic transfers, etc.). If you make withdrawals by check, the check must be properly completed and signed by you or your representative whose authority is on file with us. We may return as unpaid any check that is drawn on uncollected funds in your account.

We are required to permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal. If there are sufficient available funds to cover some but not all of your withdrawal orders, we may allow those withdrawals for which there are sufficient available funds in any order at our discretion.

We can refuse to allow a withdrawal in certain other cases, for example: there is a dispute about the account (unless a court has ordered us to allow the withdrawal); a legal garnishment or attachment is served; the account is being used as collateral for a debt to us; any required documentation has not been presented; or you fail to repay a credit union loan on time. You will be advised of the reasons for refusal if such action is taken.

We reserve the right to require you to give notice in writing of any intended withdrawal from a share account no less than 60 days before such withdrawal, as provided by law. Terms regarding withdrawals from share certificates are set forth on the certificate.

Credit Union Examination

We may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. Restrictions on payment of a check written on the face or back of a check are not binding on us even if we are aware of them. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

Refusing Payment on Items

You agree that we may refuse to pay any check if the person presenting it does not pay a check cashing fee that we may impose or provide identification that satisfies our requirements. We may also refuse to pay any check if we are unable to verify an endorsement to our satisfaction.

Wire Transfers and Automated Clearing House (ACH) Transactions

If we permit, you may initiate or receive credits or debits to your account via wire transfer or ACH ("Automated Clearing House") transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement.

We may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if we do not receive final settlement for a transfer, it may reverse the provisional credit to your account, or you will refund the amount to us.

You acknowledge that processing of international transactions may

be delayed if necessary to complete OFAC screening. You must ensure that all international entries you initiate are designated with the appropriate code as required by the Rules. All entries shall be credited to or debited from your Account in U.S. Dollars. Currency conversion will be at rates determined by, or available to, us or the ACH. You shall bear all currency conversion risk associated with international entries; and you will bear all gains or losses associated with currency conversion for international entries. If an ACH or wire transfer is converted to or from a foreign currency, you assume all risks associated with the foreign exchange conversion, and agree that any loss resulting from any foreign exchange conversion will be allocated to you.

When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. We (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different party or institution. Wire transfers are governed by Federal Reserve Regulation J if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association.

ELECTRONIC CHECK TRANSACTIONS

If you authorize a merchant to electronically debit your checking account using the routing, account and serial numbers of your check to initiate the transfer, whether the check is blank, partially or fully completed and signed, such authorization is an electronic check conversion.

An electronic check conversion is an electronic funds transfer ("EFT") agreement subject to the terms in your Electronic Check Transfer Agreement. You authorize us to honor any electronic check conversion from your checking account just the same as a regular written check.

ELECTRONIC RE-PRESENTMENT OF CHECKS

If you write a check on a personal account that we return unpaid because of insufficient or uncollected funds the payee or any subsequent holder of the check may re-present to us through an electronic instruction ("Electronic Re-presentation Check") to charge your account for the amount of the check.

If we receive an electronic re-presentation of the check, we will pay or return the electronic presented check as if the original paper check was presented to us. Any collection fee you authorize the merchant to debit from your account is an electronic funds transfer subject to the terms in your Electronic Check Transfer Agreement.

If you want to reverse an electronic re-presented check, you must give us an affidavit within 15 days after we send or make available to you the periodic statement that reflects payment of that electronic re-presented check was ineligible or unauthorized. If we receive a proper notice or affidavit from you within the 15 day period; we will credit your account with the amount of the charge. If you wish to stop payment of any electronic re-presented check, you must follow the procedures contained in this agreement for stopping payment on checks. If you ask us to request the depositor's bank to send us the original paper check or a copy of the paper check, and we provide it to you, you agree that you will not attempt to have your account credited if we have previously determined the item is ineligible for collection or is contrary to a prior stop payment order of yours.

OVERDRAFTS

If at any time, the available funds in your account are not sufficient to cover checks and other items presented for payment on your account, those checks and items will be handled in accordance with our overdraft procedures however, if you would like the Credit Union

to provide overdraft services for ATM and debit card purchase transactions, you must specifically notify us to do so. Your account will then be subject to a charge for the item whether paid or returned as set forth in the Fee Disclosure.

Except as otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If we pay a draft that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time.

Overdraft transfer protection is available from any authorized account type or applicable credit line loan. Overdraft transfers from a credit line loan will be made as disclosed in the applicable credit line loan agreement. The loan signers and share signers must be the same. Overdraft transfer fees may be charged to your account as set forth in the Fee Disclosure.

POSTDATED AND STALE DATED ITEMS

You authorize us to accept and pay any check, even if the check is presented for payment before its date, unless you notify the credit union of the post dating. Your notice will be effective only if the credit union receives the notice in time for the credit union to notify its employees and reasonably act upon the notice and you accurately describe the check, including the number, date and amount. You understand that the exact information is necessary for the credit union's computer to identify the check. If you give the credit union an incorrect, incomplete or untimely notice, the credit union will not be responsible for paying the item before the dates stated and the credit union may charge your accounts as of the date the credit union pays the item.

You may make an oral notice which will lapse within fourteen days unless continued in writing, within that time. A written notice may be renewed in writing from time to time. You also agree not to deposit checks, drafts, or other items, before properly payable. The credit union is under no obligation to you to pay a check or draft drawn on your account that is presented more than six months after its date.

FEES AND CHARGES

We may charge you fees for the services provided by us. A current Fee Disclosure has been provided to you separately. You agree that the Fee Disclosure may change at any time. You will be notified of the changes to the extent required by law.

STOP PAYMENT ORDERS

Stop Payment Request

You may ask the credit union to stop payment on any check drawn upon or ACH debit scheduled from your checking account. You may request a stop payment by telephone, mail, or in person. For checks, the stop payment will be effective if the credit union received the order in time for the credit union to act upon the order. For ACH debits, the stop payment order must be received at least three banking days before the scheduled date of the transfer. You must state the number of the account date and the exact amount of the check or ACH and the number of the check or originator of the ACH debit.

If you give the credit union incorrect or incomplete information, the credit union will not be liable to you or any other party for the payment of the item. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to the credit union, and to assist the credit union in legal action against that person.

Duration of Order

You may make an oral stop payment order which will lapse within 14 calendar days unless continued in writing at that time. A written stop payment order will be effective for six months. For electronic check conversion transactions or preauthorized electronic fund transfers, a written request remains in effect unless you withdraw the request. A written stop payment order may be renewed in writing from time to time. The credit union is not obligated to notify you when a stop payment order expires.

Liability

The credit union may charge a fee for each stop payment order requested, as set forth in the Fee Schedule. You may not stop payment on any certified check or draft, cashier's check or teller's check, or any other check, draft, or payment guaranteed by the credit union.

You should be aware that while payment of any item may be stopped, you may remain liable to any person, including the credit union, who is the holder of the item despite the stop payment order. You agree to indemnify and hold the credit union harmless from all costs, including attorney's fees damages or claims related to the credit union's action in refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment for an item as a result of incorrect information provided by you.

MAIL TRANSACTIONS

We may permit you to make withdrawals and deposits by mail. Such transactions will be posted to your account as of the day the transaction is processed at the credit union.

TELEPHONE EXPRESS LINE TRANSACTIONS

We may permit you to make withdrawals and transfers by use of our Telephone Express Line. Such transactions will be posted to your account within 24 hours.

LOST ITEMS

We, in receiving items from you for withdrawal or deposit, act only as your agent and reserve the right to reverse the credit for any deposited items or to charge your account for the items should they become lost in the collection process.

LIABILITY

We will not be liable if: (a) through no fault of ours, your account does not contain enough money to make a transaction; (b) circumstances beyond our control prevent the transaction; or (c) the money in your account is subject to legal process or claim. In no event will we be liable for consequential damages. We will not be liable for consequential damages except liability for wrongful dishonor. Our actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area serviced by the Credit Union.

You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between oral representations by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

CREDIT LIEN AND SECURITY INTEREST

To the extent you owe the credit union money as a borrower, guarantor, endorser or otherwise, the credit union has a lien on any or all

of the funds in any account in which you have an ownership interest at the credit union, regardless of the source of the funds. The credit union may apply these funds in any order to pay off your indebtedness without further notice to you.

If the credit union chooses not to enforce its lien, the credit union does not waive its right to enforce the 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 to pay any debt or amount owed the credit union, except obligations secured by your dwelling, unless prohibited by applicable law. All accounts are non-assignable and nontransferable to third parties.

LEGAL PROCESS

If any legal action such as levy, garnishment, or attachment is brought against your account, the credit union may refuse to pay out any money from your account until the dispute is resolved. If the credit union incurs any expenses or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to the credit union's lien and security interest.

FINANCIAL DATA VERIFICATION

Authorization of Credit Report

You authorize us to check financial information, data, and employment history about you by any means allowed by law, including obtaining a credit report or credit score from any consumer reporting agency to verify your eligibility for any accounts and services we offer or you request.

ABANDONED ACCOUNTS

If a deposit or withdrawal has not been made on the account and we have had no other documented contact with you for three years, the account will be presumed to be abandoned. As required by the Uniform Unclaimed Property Act, funds in abandoned accounts will be remitted in accordance with state law and charged an escheatment fee as outlined in the Fee Schedule. Once funds have been turned over to the state, we have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

If you have not made a withdrawal from, deposit to, or transfer involving your account for more than 12 months, and the credit union has not been able to contact you by regular mail during that period, the credit union may classify your account as a dormant account and may charge a dormant account fee as allowed by applicable law and set forth on the Fee Schedule. Thereafter, dividends will not be paid on the account if the balance falls below any minimum balance requirement.

The credit union will notify you at your last known address prior to imposing any fee as required by law. Checking accounts will continue to incur the monthly maintenance fee (if any) until closed by the member. You will authorize us to transfer funds from an available account of yours to cover the monthly maintenance fee if necessary.

DEATH OF MEMBER

Upon death, funds in the account shall be payable as designated on your account agreement to joint owners, beneficiaries, or others in accordance with this agreement and applicable state law. We may require the survivor or other claimant to the account to produce certain documents before releasing the funds in the account. We may continue to honor all transfers, withdrawals, deposits, and oth-

er transactions on the account until we learn of a member's death. Once we learn of a member's death, we may pay share drafts or honor other payment or transfer orders authorized by the deceased member for a period of ten days unless we receive instruction from an authorized person to stop payment on the share drafts or other items.

You agree that we can require that anyone who claims funds in your account after your death indemnify us for any losses resulting from honoring that claim. If there is a dispute or uncertainty as to the distribution of funds, we may invoke our right to withhold payment of funds from the account.

Rights of Survivorship

If your account is a joint account, the account is owned as a joint account with rights of survivorship unless otherwise stated on the Membership Application. If the account is a joint account without right of survivorship, the interest of a deceased owner will pass to the decedent's estate. If the account is a joint account with right of survivorship, upon the death of one of the joint account owners, that person's interest will become the property of the surviving joint account owners. The surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by the deceased owner, even if the surviving owner did not consent to it. You irrevocably waive the right to make a testamentary disposition of any account with the credit union, now and in the future. You agree that upon your death, your account will be payable in accordance with any existing account designations and the terms of this agreement.

POD Beneficiaries

A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is an account payable to the owner or owners during their lifetimes, and upon the death of the last joint account owner, payable to any named and surviving POD beneficiary designated on your Membership Application. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries with right of survivorship. Any POD beneficiary designation shall not apply to IRA accounts which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

CHANGE OF ADDRESS OR CHANGE OF NAME

It is your responsibility to notify us in writing upon a change of address. Changes in name must accompany acceptable documentation proving a legal name change. We are required to honor only items drawn upon the name as listed on the account and to attempt to communicate with you at the address you have provided to us.

NOTICE OF CHANGE IN TERMS

If required by law, we will notify you of any changes in terms, rate, or fees at such time as is required. To the extent permitted by law, the terms of the agreement and all fees and other agreements provided to you in connection with this account are subject to change at any time. We reserve the right to amend this agreement from time to time.

TAXPAYER IDENTIFICATION NUMBER (TIN) AND BACKUP WITHHOLDING

We may be required by law to withhold and pay to the Internal Revenue Service (IRS) all or part of the dividends paid. Your failure to furnish a correct TIN or meet other applicable requirements may result in backup withholding as well as civil or criminal penalties.

STATEMENTS

If the credit union provides a statement for your account, you will receive periodic statements of all transactions and activity on your account during the statement period. If a periodic statement is provided you agree that only one statement is necessary for a multiple party account. For checking accounts, you understand that when paid, your original check becomes the property of the credit union and may not be returned to you, but copies will be retained by the credit union and made available to you upon request. You understand statements are made available to you on the date the statement is mailed to you.

Examination

You are responsible for examining each statement and reporting any irregularities to the credit union. The credit union will not be responsible for any forged, altered, or unauthorized item drawn on your account if (1) you fail to notify the credit union within 30 days of the mailing date of the earliest statement and availability of check containing any forgery, alteration, or unauthorized signature on the item; or (2) any items are forged or altered in a manner not detectable by a reasonable person including the unauthorized use of a facsimile signature machine.

Notice to the Credit Union

You agree that the credit union's retention of drafts does not alter or waive your responsibility to examine your statements and draft copies or the time limit for notifying the credit union of any errors. The statement will be considered correct for all purposes and the credit union will not be liable for any payment made or charged to your account unless you notify the credit union in writing within the above time limit after the statement and checks are made available to you.

UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES

You agree that you are not engaged in unlawful Internet gambling or other illegal activity. You agree that you will not use any of your accounts access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

TERMINATION OF ACCOUNT

We may terminate your account for any reason, at any time without notice to you. In addition, we may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any account checks are lost or stolen; (5) if there are excessive returned unpaid items not covered by an overdraft protection plan; or (6) if there has been any misrepresentation or any other abuse of any of your accounts.

You may terminate your account prior to the effective date of any account changes. You may terminate your account at any time by notifying us orally or in writing. We are not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if we pay a check after termination, you agree to reimburse us for payment.

TERMINATION OF MEMBERSHIP

You may terminate your membership at the credit union after giving written notice of your intent to withdraw from membership. We are not liable for payment on any share draft, withdrawal, or other item once your membership is terminated. You may be expelled from membership for any reason allowed by applicable law or as provided for in our bylaws, including causing a loss to us.

POWER OF ATTORNEY

We will recognize the authority of someone to whom you have given power of attorney only with proper written authorization on record at the credit union.

INDEMNITY

If you ask us to follow instructions that we believe might expose the credit union to claims, suits, lawsuits, expense, liability or damages, whether directly or indirectly, we may refuse to follow your instructions or may require a bond or other protection. An example of the kind of protection asked for would be your promise to defend us against any claims and pay all legal fees and costs associated with the defense. You and any surviving owner or beneficiary agree to indemnify and hold the credit union harmless from any claim or liability asserted against the credit union as a result of the disposition of funds in reliance on this agreement and any account designations of yours.

WAIVER

Any waiver of any term or condition stated in this agreement must be in writing and signed by an officer of the credit union and shall not be considered as a waiver of any future or other obligation or right.

SEVERABILITY

In the event that any paragraph of this agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this agreement shall not be held invalid or unenforceable and will continue in full force and effect.

ENFORCEMENT

You will be liable to us for any liability, loss, or expense as provided in this Agreement that we incur as a result of any dispute involving your accounts or services. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

GOVERNING LAW

This agreement is governed by the laws and regulations of the state of Washington and of the United States of America as amended from time to time. If any action must be taken to enforce or interpret the terms of this agreement, it will be in the federal or state courts in King County in the state of Washington.

INSURANCE

Your deposits are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Shares are insured up to \$250,000. If you have more than one individual account at the credit union, those accounts are added together and are insured up to \$250,000. There are exceptions, however.

Joint accounts are insured separately from individual accounts up to a maximum of \$250,000 provided that each of the co-owners has personally signed a Member Application. If you hold an interest in more than one joint account, you may receive a maximum of \$250,000 insurance coverage on the total of your interests in those joint accounts. Your Individual Retirement Account is insured separately up to \$250,000.

FUNDS AVAILABILITY

This funds availability policy applies to checking accounts. For other accounts, we may at our discretion impose holds on checks you deposit without limitation in order to assure that the checks are paid.

1. General Policy

Our policy is to make funds from your deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made the funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day.

If we are not going to make all of your funds of your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

If your deposit is not made directly to one of our employees, or if we decide to take this action after you leave the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for a deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Foreign Checks

Checks drawn on financial institutions outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits for foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

4. Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe your check deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications of computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's certified, teller's, traveler's, federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day you made your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

6. Deposits from Non-Proprietary ATMs

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) that we do not own will not be available until the second business day after the day of your deposit. The credit union ATMs are identified as Woodstone Credit Union ATMs.

ELECTRONIC FUNDS TRANSFER SERVICES

The following outlines your and our rights and responsibilities when you use Electronic Funds Transfer (EFT) services offered or accepted by us. In this Agreement, the terms "we," "our," "us," and "Credit Union" mean Woodstone Credit Union. Please read the following carefully because it tells you your rights and obligations for the services listed.

1. Electronic Funds Transfer Services

The following services are offered or accepted by us:

Automated Teller Machines (ATMs)

Our ATM and Debit cards may be used at ATMs and facilities, which display the logos that are shown on your card and other such machines, or facilities as we may designate that are part of our extensive network.

You may use your ATM or Debit card for the following:*

- Withdraw cash
- Make deposits to your primary savings and checking accounts
- Transfer funds between your primary savings and checking accounts

- Make payments on your line of credit from your share or checking account
- Verify account balances

* Some of these services may not be available at all ATMs.

Notice Regarding ATM Fees by Others:

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or network. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. If you meet the qualifications associated with a qualification cycle period for Tandem Checking, those ATM fees will be reimbursed up to a maximum of \$20 per qualification cycle period. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within the account.

Direct Deposit

Upon instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your share or checking account.

Pre-authorized Debits

You may make periodic direct withdrawals from your share or checking account to a particular person or company at least periodically which you have arranged with that person or company, provided you have enough funds in your account to cover the payment.

Telephone Express Line

At present, you may use the Telephone Express Line service to:

- Obtain balance information on your share and loan accounts
- Transfer funds between these same accounts
- Obtain information about recent transactions
- Determine if a check has cleared
- Make loan payments from your share or checking account

To terminate access to Telephone Express Line, please contact us in person, by telephone, or letter and identify the account you no longer want to access by Telephone Express Line. If you fail to identify the specific account you no longer want to access by Telephone Express Line, we may terminate Telephone Express Line access to all of your accounts at the Credit Union.

ATM and Debit Card Transactions

If you have a Savings account with us, you may use an ATM card for deposits, withdrawals, and to verify account balances.

If you have a checking account with us, you may use an ATM/Debit card and personal identification number (PIN) to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your card as a means of payment.

If you have a Debit card with the VISA logo, you may purchase goods and services from merchants who accept VISA and you may also obtain cash advances from your checking account at financial institutions participating in the VISA program.

Automated Clearing House (ACH) Deposits & Withdrawals

ACH allows you to establish pre-authorized deposits and withdrawals from your accounts. This service allows you to pay or receive recurring payments.

Online Banking

Online Banking allows you to access your account by way of the Internet. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, Internet service provider, your software installation, or your computer.

At present, you may use Online Banking for the following:

- Transfer funds within your accounts
- Make loan payments from any share or checking account
- View the history of your savings, checking, and loan accounts
- Download history to available money management software

In order to access accounts through Online Banking, you must request access from us, which may be accepted or rejected at our sole discretion.

To terminate access to accounts through Online Banking, please contact us in person, by telephone, or letter and identify the account you no longer want to access by Online Banking. If you fail to identify the specific account you no longer want to access by Online Banking, we may terminate Online Banking access to all of your accounts at the Credit Union.

Electronic Check or Draft Conversions/Electronic Returned Check Fees

Your check can result in an electronic funds transfer. For example:

- You can purchase goods or pay for services and authorize a merchant or service provider to convert your check to an electronic funds transfer.
- At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check is returned unpaid. Paying such a fee electronically is an electronic funds transfer.
- Any check you give to us may be processed as an electronic funds transfer and funds may be withdrawn from your account as soon as the same day we receive your check. You authorize us to convert these items and make these electronic funds transfers.

All terms governing electronic fund transfer services will apply to electronic check transaction, except the limits of liability for unauthorized transactions. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

If any check you have given to us is returned or not paid for any reason, whether or not it has been processed as an electronic funds transfer, you authorize us to collect a returned item fee as set forth in the Fee Schedule. Your authorization to make these types of electronic funds transfers may be expressed by you orally, in writing, electronically or implied through provision or posting of a notice that the transaction may be processed as an electronic funds transfer and your completion of the transaction.

VISA/Debit Cards

You may use your VISA/Debit Card to purchase goods and services any place VISA is honored by participating merchants. Funds to cover your Card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the credit union may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or may terminate all services under this Agreement.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the VISA network or another network shown on your card. The Credit Union will honor your debit transactions processed by any of these networks.

Transactions processed over the VISA network do not require you to use your PIN to validate the transaction. Generally, you will sign a receipt, provide your card number (e.g. internet, mail, or telephone transactions), or swipe your card at a terminal. Also, there are certain protections and rights such as the zero liability protections in the section Member Liability, applicable only to VISA processed transactions.

Transactions processed over other networks may not require you to use your PIN in order to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. However, some merchants may not require you to provide a PIN, and may allow you to choose whether the transaction is processed by VISA or another network. Provisions applicable only to VISA transactions (such as VISA's zero liability protections) will not apply to non-VISA debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

2. Limits on Services

The following dollar amounts may apply in using the services listed above and are limited by the available balance in your Checking, Savings, Money Market, or Line of Credit accounts, less any outstanding checks, items or ATM/Debit card authorizations not yet received or processed by us:

ATM Transactions

The maximum combined amount that you and any joint account-holder(s) may withdraw from your account(s) via ATM(s) is \$500 per day. If you have a checking account, the maximum amount that you and any joint account holders may withdraw via point of sale is \$1,000 per day. This includes all combinations of Savings, Checking, POS transactions and cash back from POS transactions.

Debit Card Transactions

The maximum combined amount that you and any joint account holder(s) may purchase through signature based debit card transactions is limited to the available account balance.

Number of Transfers

ACH withdrawals from your savings and other transactions made through Online Banking, via automatic overdraft protection, or Telephone Banking, which would in combination transfer funds from your savings to another account of yours or to a third party cannot exceed more than a total of six occurrences per calendar month. If you exceed these limitations we may charge a fee, your transaction requests may be denied and we may close your accounts as required by Federal Regulation.

The credit union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to

increase our required reserve on the account.

Account Security

If we have reason to believe that your ATM or Debit card, PIN, or authorization code has been compromised, we need not give prior notice if an immediate change in your account accessibility is necessary to maintain or restore the security of your account or the electronic fund transfer system.

We may impose fees for various EFT services. Please see our separate Fee Schedule and ATM and VISA Debit Card Account Agreement for current information.

4. Right to Receive Documentation

You will receive receipts and notices according to the type of services you use, so you will have a record of your electronic funds transfers.

Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

Terminal Receipt

You may get a receipt at the time you make any transaction over \$15 using an ATM, POS terminal, VISA Debit Card.

Notices

We reserve the right to change the terms and conditions upon which these services are offered. We will mail a notice to you at least 21 days before the effective date of any change as required by law. Use of any EFT service is subject to existing regulations governing your accounts and any future changes to those regulations. Any notice required or appropriate will be sent to the address on record at the Credit Union. Notices may be included with account statements, our publications or other mailings.

5. Security of Your Personal Identification Number (PIN)

The personal identification number or PIN is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on your accounts. If you authorize anyone to have or use your PIN that authority shall continue until you specifically revoke such authority by notifying the credit union. We are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature authorizing transactions.

If you authorize anyone to use your PIN in any manner that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the credit union is changed. If you fail to maintain the security of these PINs and the credit union suffers a loss, we may terminate your electronic fund transfer and account services immediately.

6. Stopping Pre-authorized Transfers, Reporting Errors or Questions on Consumer Accounts, and Member Liability

To stop payment of a pre-authorized ACH transfer from your account, to ask whether we have received a direct deposit, to report errors and to ask other questions:

Call Us At:

253.925.6800 or 1.800.334.9828 during business hours
1.800.682.6075 evenings or weekends

Write Us At:
Woodstone Credit Union
Card Services
1825 S 316th St
Federal Way, WA 98003

Stopping Pre-authorized Transfers

If you have told us in advance to make regular payments out of your accounts, you can stop any of these payments. In order to stop a pre-authorized debit or credit transfer, contact us in person, by telephone, or correspondence using the telephone number and address given above, in time for us to receive your request three business days or more before the transfer is scheduled to be made.

If you call, we may also require you to put your request in writing as confirmation of your request to be received within 14 days after you call. A fee will be assessed for each stop payment request as set forth in the Rate and Fee Disclosure. The fee will be debited from your account.

If you follow these instructions and we are unable to stop the pre-authorized debit or credit transfer, we will be liable for your losses or damages in accordance with the law. If we do not receive your request in writing, the stop payment will no longer be in effect.

Notice of Varying Amounts of Pre-authorized Transfers

If these regular payments may vary in amount, the company you are going to pay will tell you, ten days before each payment, when it will be made and how much it will be.

Errors and Questions

If you think your account statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, contact us in person, by telephone, or correspondence, using the telephone number and address given above. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You will need to provide us with:

- Your name and account number
- Describe the 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
- Tell us the dollar amount and the date of the suspected error

If you tell us verbally, we may require that you send us your complaint or question in writing within ten business days. We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

If we ask you to send us your question or complaint in writing and we do not receive it within ten business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

If we determine that there is not an error, we will send you a written explanation within three business days after we finish our

investigation and reverse the provisional credit. You may ask for copies of the documents that we used in our investigation.

7. Disputes with Merchants Concerning Goods and Services

You agree to settle all disputes about purchases of goods and services you make using your VISA Debit card with the merchant who honored the card. If you are unable to settle the dispute with the merchant we will attempt to help resolve the dispute if the following conditions are met:

You agree to send us a letter that includes the following:

- Tell us your name and account number.
- If the merchant refused to make a price adjustment, replace the goods or things of value, accept the return of the merchandise, or issue a credit to your account, then tell us the date, amount, and why you are disputing the transaction, including the merchant name and location. Also, provide written confirmation of your attempt(s) to contact the merchant and resolve the dispute. This does not affect your rights with respect to unauthorized transfers or errors regarding your account.

8. Loss or Theft of Your Card or Unauthorized Use of Your Account through Electronic Means for Consumer Accounts

If you believe your ATM or Debit card(s), PIN or authorization code has been lost or stolen, or if you believe a transfer has been made using the information from your check without your permission contact us immediately.

Call Us At:

253.925.6800 or 1.800.334.9828 during business hours
1.800.682.6075 evenings or weekends

Write Us At:

Woodstone Credit Union
Card Services
1825 S 316th St
Federal Way, WA 98003

You are responsible for all transfers you authorize using your ATM/ Debit card(s), PIN or authorization code under this agreement. If you permit other persons to use your ATM or Debit card(s), PIN or authorization code you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us AT ONCE if you believe anyone has used your card or access code or accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down.

For VISA check card purchase transactions, your potential liability is outlined below. For other transactions, you could lose all the money in your account (plus your maximum Line of Credit).

If you tell us within two business days after you learn of the unauthorized use of your account or card, you can lose no more than \$50 if someone used your account or card without your permission. If you do NOT tell us within two business days after you learn of the unauthorized use of your account or card, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your account statement shows EFT transactions that you did not make, tell us AT ONCE. If you do not tell us within 60 days after the statement was made available to you, you may be liable for all other unauthorized EFT transactions up to the full amount of the loss if we can prove that we could have stopped someone from making the transfers if you had told us in time.

9. Loss or Theft of Your Card or Unauthorized Use of Your Account through Electronic Means for VISA Debit Card Purchase Transactions

If you notify us of your lost or stolen card within 24 hours of discovery and meet certain conditions, you may not be liable for any losses.

10. Our Liability If Transfers or Transactions Are Not Made As Agreed for Consumer Accounts

If we do not complete a transfer to or from your Savings, Checking or Line of Credit accounts, in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance, if:

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- The transfer exceeds the limit on your Line of Credit or Home Equity Line of Credit.
- If the transfer exceeds the six-per-month limit on Telephone Banking, Online Banking, and automatic overdraft transfers from your savings account.
- The ATM where you are making the transaction does not have enough cash.
- The terminal did not work properly.
- Circumstances beyond our control (such as natural disasters, acts of God or war) prevent the transaction, despite reasonable precautions we have taken.
- The error was caused by a system of an affiliated network and/or business partner or such other machine or facilities as we may designate. There may be other exceptions stated in our agreement(s) with you.
- If any other financial institution or any other merchant or business refuses to honor your ATM or Debit card.

11. Disclosure of Account Information

We regard your business with us and information about your account as confidential. However, we may disclose information to third parties regarding your account or transfers under the following special circumstances and in accordance with our Privacy Policy:

- When it is necessary for completing transfers
- In order to verify the existence and condition of your account

for a third party, such as a credit bureau or merchant

- In order to comply with government agency or court orders
- If you gave us your written permission

12. Our Business Days

Our business days are Monday through Friday, excluding legal holidays.

13. Termination of the Account Agreements

We agree that you may terminate this agreement at any time by giving written notice, stopping the use of any access code and returning to us all cards issued in connection with this agreement. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked.

We may terminate the Agreements at any time by notifying you orally or in writing. Whether you or we terminate the Agreements, the termination shall not affect your obligations under the Agreements for any EFTs made prior to termination.

14. General Safety Precautions When Using ATMs

- Be aware of your surroundings. Avoid poorly maintained or poorly lighted locations. If you see anyone or anything suspicious, leave the area immediately.
- Be aware of your surroundings when using an ATM or night deposit facility after dark.
- Be prepared. Have your card ready before approaching the ATM.
- Shield the ATM keyboard with your body so others cannot observe you entering your Personal Identification Number (PIN).
- Cancel the transaction and put away your card if a suspicious situation develops.
- Put away your money and receipt right after the transaction is complete.
- If you are followed after leaving an ATM, go to a heavily populated, well-lighted area and call the police.

At Drive-up ATMs:

- While waiting in line, keep the engine running, the doors locked and the windows up.
- Leave enough room between cars to allow for a quick exit, if necessary.