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6101 Fern Valley Rd
Louisville, KY 40228
(502) 968-3681 or (800) 626-2870
www.parkcommunity.com

TRUTH-IN-SAVINGS DISCLOSURE SAVINGS AND CHECKING ACCOUNTS

Effective Date: December 5, 2011

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividend Credited	Earning Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Savings: Regular/Miscellaneous IRA	0.160% 0.210%	0.16% 0.21%	Monthly Monthly	Monthly Monthly	Daily Daily	\$5.00 None	\$200.00 None	\$200.00 \$200.00	Daily Daily	Account withdrawal limits apply.
Checking: Timeless ParkPlus \$0.01 - \$999.99 \$1,000.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 and higher	0.200% 0.300% 0.349% 0.399%	0.20% 0.30% 0.35% 0.40%	Monthly Monthly	Monthly Monthly	Daily Daily	None None	None \$1,000.00	\$0.01 \$0.01	Daily Daily	None None
HI Checking Tier 1 Bonus Rate \$0.01 - \$25,000 Tier 2 Bonus Rate over \$25,000 Tier 3 Base Rate	1.990% 0.648% 0.160%	2.01% 0.65% 0.16%	Monthly Monthly Monthly	Monthly Monthly Monthly	Daily Daily Daily	None	None	\$0.01	Daily	None
Money Market \$1,000.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 - 24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and higher	0.200% 0.250% 0.300% 0.399% 0.499%	0.20% 0.25% 0.30% 0.40% 0.50%	Monthly	Monthly	Daily	None	None	\$1,000.00	Daily	Account withdrawal limits apply.
High Performance Money Market \$0.01 - \$14,999.99 \$15,000.00 and higher	0.000% 0.499%	0.00% 0.50%	Monthly	Monthly	Daily	None	None	\$15,000.00	Daily	Account withdrawal limits apply.
Health Savings Accounts	0.160%	0.16%	Monthly	Monthly	Daily	None	None	\$200.00	Daily	None

RATE INFORMATION

The Dividend Rate and Annual Percentage Yield for each account are set forth above. The dividend date and APY for all accounts may change monthly as determined by the Board of Directors. Fees could reduce earnings.

COMPOUNDING AND CREDITING

Dividends are compounded and credited as set forth above. The dividend period is monthly for all accounts. Dividends are posted following the close of business on the last day of the dividend period. If you close your account before dividends are credited, the accrued dividends will be paid at the time of closure.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open each account is set forth above. To earn the annual percentage yield disclosed above, you must maintain the minimum daily balance in your account for the entire dividend period. You will not earn dividends if your daily balance falls below said minimum during the dividend period.

BALANCE COMPUTATION METHOD

Dividends are calculated using the method indicated above.

ACCUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends begin to accrue on the business day you deposit non-cash items into your account, regardless of the availability of the funds.

ACCOUNT LIMITATIONS

The limitations for each account type are set forth above. No more than six (6) transfers or withdrawals per month are permitted from a savings or money market account to any other account owned by the same member at the Credit Union, or to a third party by means of pre-authorized or automatic transfer or telephonic agreement. Any transfers or withdrawals made by check, debit card, ACH, DIAL, Home Banking or similar order and payable to a third party are included in this limitation. In-person withdrawals, requests for checks mailed and payable to you, or transfers for the purpose of repaying loans are excluded from the withdrawal limits. If you exceed these limitations, your account may be subject to a fee or be closed.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings of the Credit Union, after required transfers to reserves at the end of a dividend period. Dividends are not guaranteed.

OTHER TERMS AND CONDITIONS

All accounts are subject to our right to require 60 days' advance notice to withdrawal funds. Accounts are subject to such other terms, conditions and service charges as the Credit Union may establish from time to time. All accounts are restricted from using the Shared Branch network for the first six (6) months of membership.

The Credit Union will not process transactions that violate the laws of the United States.

Dormant Account

An account will be determined to be dormant if there have been no member activities for a period of 12 months, the balance is less than \$200 combine shares, and the primary member is 18 years of age or older. An account frozen due to death will not be subject to the dormant account fee.

FEE SCHEDULE

Savings	
Monthly Maintenance Fee Savings relationship only – Regular, Holiday, Vacation, Miscellaneous/Additional Savings – with a minimum combined daily balance of less than \$200 and no other services. Waived for the first 6 months and for members under the age of 18 and 65 or older or if a loan was paid off within the last 6 months.	\$5
Check Cashing Fee Savings relationship only with a minimum combined daily balance of less than \$200. Waived for ages under 18 and 65 or older or loans paid off within the last 6 months.	\$5
Closed Account Fee Account closed within 6 months of opening.	\$10
Holiday Savings Early Withdrawal Fee Waived from first business day in October thru January 31.	\$8

Regular & High Performance Money Market	
Below Minimum Withdrawal Fee Applies to withdrawals less than \$250.00	\$10 each
Over Transaction Limit Fee Applies to electronic withdrawals in excess of 6 in a calendar month. In person withdrawals and request for checks to be mailed are not included.	\$10 per occurrence

Checking	
Regular Checking Monthly Maintenance Fee Minimum daily balance of less than \$200 in combined deposits and no loan relationship.	\$5 / mo
Park Plus Monthly Maintenance Fee Below \$1,000 minimum balance.	\$10 / mo
eChecking Monthly Maintenance Fee If requirements of direct deposit and eStatements are not met.	\$5 / mo
Freedom Monthly Maintenance Fee If requirement of \$400 direct deposit/payroll deduction is not met.	\$5 / mo
Fresh Start Checking I Monthly Maintenance Fee	\$12 / mo
Fresh Start Checking II Monthly Maintenance Fee	\$15 / mo
Next Step Checking Monthly Maintenance Fee	\$9 / mo
Check Copy Fee	\$5
Stop Payment Fee Funds must be available in account to cover item.	\$15
NSF Stop Payment Fee Item amount exceeds current available balance.	\$29
NSF Items Fee Includes returned checks and pre-authorized debits/ACH Originations.	\$29 each
Courtesy Overdraft Fee	\$29 each
Excessive Overdraft Transfer Fee Charged when money is transferred from savings to checking to cover an overdraft. First two days used each month is free.	\$4 / day
Temporary Checks	\$3 / 8-pk
Check Printing	Prices vary by style

Bill Pay	
Stop Payment Fee	\$26
Check Copy Fee	\$4

ATM/Debit Card Fees & Charges	
ATM/Debit Card Replacement Fee	\$5
ATM/Debit Card Replacement Quick Ship Fee Shipped to Credit Union Shipped to member (requires signature)	\$50 \$60
ATM Card Monthly Fee With savings and checking account.	\$1 / mo
ATM Card Monthly Fee With Savings relationship only	\$6 / mo
ATM/Debit Card Usage Fee —First 7 per month are free Includes transactions at any ATM not owned by Park Community FCU – does not include foreign ATM surcharge.	\$1 / each
Card Transaction Dispute Fee Member-authorized debit card transaction only	\$15
Charity Logo Debit Card (Donation deducted from account)	\$5 Donation
International Transaction Fee	Fee based on transaction amount

Miscellaneous Fees & Charges	
Cashiers Check Fee Member Non Member	\$5 \$9
Dormant Account Fee Inactive account relationship for 12 months and minimum combined daily balance below \$200. Excludes share and IRA certificate, health savings accounts, IRA savings accounts, educational savings accounts and accounts frozen due to death. Waived for members under age 18.	\$5 / mo
Lost Safe Deposit Box Key Drilling Fee	\$125
Money Order Fee	\$2.50 ea
Quick Cash (Formerly Western Union)	Service fee based on amount wired
Research/Reconciliation Fee By appointment only	\$15 / hour
Returned Foreign Deposit Fee Items drawn outside the United States	\$25
Foreign Deposit Fee Deposits form outside the United States	\$12 / item
Returned Deposit Fee Drawn on member's account at another financial institution Drawn on a third party's account	\$29 \$15
Returned Mail Fee	\$10
Shared Branch Excessive Withdrawal/Cash Back Fee First 4 withdrawals/or cash back per month are free.	\$5 each
Statement Copy Fee	\$5
Two Party Traveler Checks Fee	\$1per \$100
Wire Transfer Fees Incoming Outgoing Domestic Outgoing International	\$5 \$15 \$35

NOTICE OF PRIVACY PRACTICES FOR PARK COMMUNITY FEDERAL CREDIT UNION MEMBERS

We are committed to providing financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a top priority. To assure the continued privacy and confidentiality of your personal financial information, the Credit Union observes these practices and procedures:

Information We Collect: We collect non-public information about you from some or all of the following sources:

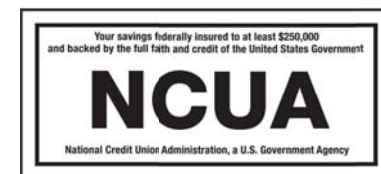
- Information we receive from you on applications or other forms, such as your name, address, social security number, date of birth, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.
- Information we obtain when verifying the information you provide on an application or other forms.

Information We Disclose: We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell, rent or share our member information to other third parties not involved in our marketing activities.

Our Security Measures: We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. In compliance with federal credit union regulations, we maintain physical, electronic and procedural safeguards to protect your non-public personal information. Due to our strict use and protection of your non-public personal information, there is no opt-out form required to secure your privacy more than we already have.

Credit union members and the public may receive copies of this notice of privacy practices by contacting us. This notice meets the notification requirements of the NCUA's regulations on privacy of consumer information, Part 716.

OFFICES & PHONE NUMBERS	
Main Office (502)968-3681 (800)626-2870	
Market St. Branch (502)585-5596	Goldsmith Branch (502)810-1280
Blankenbaker Branch (502)297-9919	Dixie Branch (502)995-3544
Hillview Branch (502)957-7600	Highlands Branch (502) 400-8639
Shepherdsville Branch (502)543-1066	Lexington Branch (502)255-6881
Berea Branch (859)986-0664	Richmond Branch (859)623-0838
Kroger Branch (812)206-3563	Veterans Pkwy Branch (812)206-7190
Decatur Branch (256)353-3616	



A. REGULAR SAVINGS ACCOUNTS

1. Whenever a regular savings account is closed within six months of opening, a closed account fee will be charged before closing the account.
2. We reserve the right to close your regular savings account for just cause.
3. Deposits placed in a savings account can be held for an unlimited number of days. Savings accounts are not subject to Funds Availability Policy or Regulation CC.

B. CUSTODIAN ACCOUNTS

Custodian accounts are available when the primary owner is unable to handle their own finances. This applies to minors, court appointed fiduciaries, guardianships and recipients of Supplemental Security Income (SSI).

Only the custodian has authorization to access funds in a custodian account. Custodian accounts are restricted from using the Shared Branch network. DIAL and Online Banking will allow inquiry only, unless the custodian requests transfer capabilities. A checking account is permitted if court ordered.

Custodianship on accounts established for minors (court appointed, guardianships and SSI are excluded) terminates when the minor reaches age 18. It is the custodian's responsibility to arrange for the transfer of property to the actual owner of the funds upon his or her reaching the appropriate age. Thirty days prior to the minor's 18th birthday, a notification will be sent to the custodian instructing them to visit the Credit Union to make arrangements for the funds. The owner will need to meet CIP in order to convert the custodian account into a general membership, thus providing them access to the funds.

C. POD/TRUST ACCOUNT DESIGNATIONS.

A Payable On Death (POD) account or trust account designation is an instruction to Park Community Federal Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her or their lifetime(s) and, when the last account owner dies, payable to all and surviving POD or trust beneficiaries/payees. If there is more than one surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.

D. CHECKING ACCOUNTS

1. Withdrawals from checking accounts may only be made by means of methods approved by Park Community Federal Credit Union.
2. We are under no obligation to pay a check that exceeds the fully paid and collected balance in a checking account. We may, however, pay such check and transfer shares to the account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the owners are then eligible to withdraw funds.
3. We may pay a check whenever it is presented for payment, not withstanding the date for any limitation on the time of payment appearing on the check.
4. When paid, checks become the property of the Credit Union and will not be returned, either with the periodic account statement or otherwise.
5. Except for negligence, we are not liable for any action we take regarding the payment or nonpayment of a check.
6. Any objection respecting any item shown on a periodic statement of the checking account is waived unless made in writing to the Credit Union before the end of 60 days from the statement mail date.
7. All checking accounts are subject to approval by the Credit Union.
8. We reserve the right to close a checking account for just cause.
9. Checking accounts that fail to meet the requirements indicated in the Fee Schedule will be charged a monthly maintenance fee.
10. Fresh Start accounts are restricted checking accounts and require direct deposit from an employer or government agency. If direct deposit is not received within 30 days of opening, or if direct deposit is discontinued, a Fresh Start account will automatically be converted to the Fresh Start II account, which has other terms and conditions. Please refer to Fee Schedule.
11. Student Checking is a restricted account which has a maximum age

of 24. Upon reaching age 25 all Student Checking accounts will automatically be converted to a Regular Checking accounts unless we are advised otherwise.

E. INTEREST BEARING CHECKING ACCOUNTS

1. Interest is paid on the closing daily balance in your account.
2. Rates are variable and subject to change without notice.

F. HI CHECKING ACCOUNT

1. Interest is paid on the closing daily balance in your account.
 2. Rates are variable and subject to change without notice.
 3. Requirements to qualify for TIER 1 and TIER 2 Bonus Rates are as follows:
 - Minimum of 12 debit card signature-based transactions must be posted within qualification cycle
 - Monthly statements must be received electronically (e-statement)
 - Minimum of one monthly net direct deposit posted during qualification cycle (payroll deduction does not qualify)
- Signature based transactions require a signature from the card holder (PIN-based transactions do not qualify)
 - "Qualification cycle" means the period beginning on the last day of the previous statement (last day of the month) through one day prior to the close of the current statement (day before the last day of the month).
 - ATM surcharge fees will be refunded to the checking account on the last day of the month with, a maximum refund of \$15 per month.
 - If daily balance is greater than \$0 but less than or equal to \$25,000.00, the Tier 1 Bonus Rate will be paid on your entire balance.
 - If daily balance is greater than \$25,000, the Tier 1 Bonus Rate will be paid on the balance up to \$25,000, and the Tier 2 Bonus Rate will be paid on the portion of your balance above that amount.
 - If all of the above requirements are not met, the ATM surcharge fees will not be refunded and Tier 3 Base Rate will be paid on the entire balance in the checking account.

G. YOUR ABILITY TO WITHDRAW FUNDS ON YOUR CHECKING ACCOUNT

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the effective date of 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.

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

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200.00 of your deposit however, may be available on the first business day.

If all of the funds from your deposit will not be made available on the first business day after we receive a deposit, 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 have

left the premises, we will mail you the notice no later than the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds that you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you 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 (6) months.
- There is an emergency, such as a failure of communications or computer equipment.

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

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 effective date of 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, and 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 ninth business day after the day of 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.
- Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Deposits at Nonproprietary ATMs

Funds from any deposit (cash or check) made at an automated teller machine (ATM) which is not owned or operated by us will not be available until the second business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as such.

Foreign Checks

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

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.

H. OVERDRAFT POLICY

It is the policy of our financial institution to comply with applicable laws and regulations, and to conduct business in a SAFE and SOUND manner.

Insufficient balances may result from: a) share draft payments, electronic funds transfer, or other withdrawal requests; b) payments authorized by account holder; c) unpaid return of items deposited by the account holder; d) imposition of financial institution service charges; e) deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet "available"; f) overdrafts of ATM's or point-of-sale terminals.

We are not obligated to pay any item presented for payment if the account does not contain sufficient collected funds. However, if you maintain your account in good standing, defined as a) making regular deposits sufficient to cover transactions; b) bringing the account to a positive balance at least once every thirty days; c) having no legal orders outstanding; and, d) not being in default or delinquent on any credit union obligation/account, we may, at our sole discretion, pay reasonable overdrafts as a non-contractual courtesy. Your checking account program will determine your ODP limit. These limits include our non-sufficient funds and/or courtesy overdraft charge(s).

We may refuse to pay an overdraft at any time, even though we may have previously paid overdrafts on the same account. You will be notified by mail of any non-sufficient funds items paid or returned on your account. However, we have no obligation to notify you before we pay or return an item. The amount of any overdraft, including non-sufficient funds and/or courtesy overdraft charge(s) is due and payable upon demand.

If we pay an overdraft on an account with more than one owner on the signature card, each owner (or agent where applicable) drawing/presenting the item, thereby creating the overdraft, is jointly and severally liable for the entire overdraft.

Limitations: This feature is available only to personal accounts (excluding money market accounts and Fresh Start Checking are not eligible for courtesy overdraft protection). We may limit the number of accounts eligible for this service to one account per household. Additionally, we reserve the right not to approve any overdrafts against any account until we can verify that the account is being maintained in good standing, as defined above.

Account Fees: Whether we pay or return a non-sufficient funds item, a per-item fee will be charged for each check that attempts to clear your account, as a Non-Sufficient Funds or Courtesy Overdraft charge, as set forth in our Fee Schedule. This fee applies when an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Courtesy Overdraft Disclaimer: Park Community Federal Credit Union's Courtesy Overdraft program is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union. We may refuse to provide the service on any share draft account at any time and from time to time. You do not have a contractual right to courtesy overdraft program and overdraft payment is not guaranteed by the Courtesy Overdraft program.

Unless you have applied for and received an overdraft line of credit, we do not have to pay your overdrafts. However, if you do not have an overdraft line of credit and want us to overdraw your account under any circumstances as a courtesy to clear an item that you have written, you must tell us to do so. You must sign an opt-in form, which is available at any branch office or by calling (800)626-2870 or (502)968-3681. You understand that it may be a crime to write a check you know will not be paid. If your account receives a monthly direct deposit benefit check, such as Social Security or VA Disability, from the United States government and you do not want us to use funds in that account to pay an overdraft, you must tell us. If you do not tell us, you consent to allowing us to apply those funds to repay your overdrafts. Our Fee Schedule states the fee charged for paying your overdrafts.

I. ESTATEMENT

EStatement is a method of receiving your monthly/quarterly account statement via electronic means. An email notification will be sent, to the email address that you provide to us, when your statement is available and you will be able to retrieve your statement once you access your Online Banking account. You will have access up to your three most recent statements. Along with your statement you will also receive promotional information and our quarterly newsletter

electronically. To view your statement or any of these items electronically, you will need:

- A PC with Internet access
- An email address
- A hard or floppy disk (if you choose to download your statement for permanent storage)
- An attached printer (if you wish to print your statement for future paper viewing)
- Adobe Acrobat Reader (which can be downloaded free of charge by using the link located within Online Banking).

All new accounts will be set up to receive statements. To complete the registration process:

1. Login to your Online Banking account
2. Select "eStatement" (located under the "Account Access" tab)
3. Click "Enroll me now!"
4. Verify we have your correct email address
5. Click "I Accept!"

Once you receive your email notification that your statement is available for view, you may access it by following the steps below:

1. Log into Online Banking
2. Click on "eStatement"
3. Click on "Get my eStatement"

You may choose to receive your statements via mail/paper form. In order to change your statement election you may either contact us by telephone or in person, or electronically by using the following steps:

1. Log into Online Banking
2. Click on "eStatement"
3. Click on "Switch" under the "Paper Statement" option

If you have an eChecking and choose to receive your statements by mail/paper form your account will be switched to a Freedom Checking account. If you have a Hi Checking account and choose to receive your statements by mail/paper form, your account will only earn the TEIR 3 Base Rate because not all of the requirements to earn the bonus rate will have been met.

The Credit Union must obtain a valid email address in order for the eStatements to be sent correctly. Please notify us by telephone or in person if there is any change to your email address. You may also update this information electronically by using the following steps:

1. Log into Online Banking
2. Click on "eStatement"
3. Type in your updated email address under "Update E-Mail Address" option and click "Update"

If you wish to obtain paper copies of your statement past the four cycles available to you electronically, you may do so by contacting us. A fee will be assessed for these statements, as stated in our Fee Schedule.

J. OTHER

Legal Process: You agree that we may debit your account for charges and costs in connection with the production of statements, items or other documents in connection with subpoenas, court orders, levies, garnishments or other instruments of legal process, including attorney's fees, to the extent not otherwise prohibited by law.

Contractual Lien: In addition to any lien we have as a matter of law, you grant us a contractual lien on any and all funds deposited or maintained in any account in which you have an interest, to the extent of any loans made to you and any other obligation of yours which you owe to us, which lien secures repayment of any such loan or obligation to the extent not prohibited under the Federal Truth-in-Lending Act. You agree that, if any such account is a joint account, the entire amount in such account shall be subject to our lien and shall secure the indebtedness of each joint owner owing to

us. You agree that we may exercise our lien and apply the entire amount in any such account against the indebtedness of any joint owner owing to us, notwithstanding the interest of any other joint owner in the account, and without notice. You agree to hold us harmless for expenses and costs, including attorney's fees, which we may incur in enforcing our right to exercise our lien against the indebtedness of any one or more joint owners, and you agree that we will not be liable for dishonoring checks or other items where the exercise of our lien or any right of offset which may exist results in there being insufficient funds in the account to honor such items. If we elect not to enforce our lien at any time, we do not waive our right to enforce that lien on subsequent occasions. The lien secures all direct and indirect indebtedness which you may owe to us whether as a borrower, co-maker, guarantor or otherwise. You agree that, with regard to any indebtedness owing to us secured by your principal residence, our lien shall not be construed so as to permit the modification of any claims we may have under 11 U.S.C. §1322(b) (2), and to the extent that this lien is so construed, it shall be void.

Attorney's Fees: In addition to any other rights we may have at law or under this agreement to recover fees and costs in connection with this agreement to recover fees and costs in connection with this agreement or any account, in the event that we file suit to enforce this agreement or any right we may have in any account, we shall be entitled to recover reasonable attorney's fees and costs expended in connection with any such legal proceeding.