



FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds from any account at Metro Credit Union.

1. GENERAL POLICY — Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

2. DETERMINING THE AVAILABILITY OF A DEPOSIT — When we delay the availability of a deposit the length of the delay is determined by counting the business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. The earliest cutoff hour that might apply for deposits made at an ATM that we own or operate is 2:00 p.m. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

3. SAME-DAY AVAILABILITY — Funds from electronic direct deposits, cash, wire transfers, checks drawn on Metro Credit Union with available funds made payable to you and payroll checks drawn on Metro@work companies will be available on the same business day that we receive the deposit.

4. NEXT-DAY AVAILABILITY FOR CERTAIN DEPOSITS MADE IN PERSON — Funds from the following deposits are available by the first business day after the day we receive your deposit, if you make the deposit in person to one of our employees:

- Funds from deposits of U.S. Treasury checks that are payable to you
- Commonwealth of Massachusetts and local government checks that are payable to you
- Cashier's, certified, traveler's and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit.

5. AVAILABILITY OF OTHER CHECK DEPOSITS — The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday, \$200.00 of the deposit will be available by Tuesday. The remaining \$500.00 will be available by Wednesday.

6. 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 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.

7. 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 a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) 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 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 tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

8. 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 electronic direct deposits will be available on the day we receive the deposit. Funds from the first \$5,000 of a day's total deposits of cashier's certified, teller's, traveler's and federal, Commonwealth of Massachusetts and local government checks will be available on the next 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 \$5,000.00 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 \$5,000.00 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 fifth business day after the day of your deposit.

9. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the date 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 our machines.

10. DEPOSITS MADE THROUGH REMOTE DEPOSIT CAPTURE - The availability of funds from any deposits made through remote deposit capture will not be available until the second business day after the day that the deposit is posted. When a remote deposit is transmitted and received prior to 4:00 PM on a business day it is considered for approval and posting that day. Deposits transmitted and received after 4:00 PM on a business day are considered for approval and posting the next business day that Metro is open.



FACTS	WHAT DOES METRO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Account balances and payment history • Account transactions and checking account information • Credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Metro Credit Union chooses to share; and whether you can limit this sharing.
Questions:	Contact our Member Service Center, 877-MY-METRO (877-696-3876)

Reasons we can share your personal information	Does Metro Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as, to enable us to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – To offer enhanced products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	Yes ¹
For our affiliate's everyday business purposes – Information about your transactions and experiences.	Yes	No
For our affiliate's everyday business purposes – Information about your creditworthiness.	No	Metro does not share
For our affiliates to market to you	Yes	Yes ¹
For non-affiliates to market to you	Yes ²	Yes ¹

Who we are ...	
Who is providing this notice?	Metro Credit Union, a cooperative financial institution founded in 1926, headquartered in Chelsea, Massachusetts, servicing members in the Massachusetts counties of Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester and New Hampshire Counties of Hillsborough and Rockingham.

What we do ...	
How does Metro Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings ³ .
How does Metro Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or pay your bills • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing⁴.</p>

Definitions ...	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Metro Insurance Advisors, LLC is an affiliate of Metro Credit Union.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our non-affiliate partners include debit rewards processors and associated merchants.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card processors, investment companies, and insurance companies.</i>

Notes	
<p>(1) Members may “opt-out” of sharing by contacting our member service center (877-MY-METRO).</p> <p>(2) Non-Affiliate information sharing applies only to My Reward Checking accountholders.</p> <p>(3) Metro Credit Union has instituted programs to ensure the security and privacy of personal information with oversight from our management teams.</p> <p>(4) Please refer to the Massachusetts Office of Consumer Affairs & Business Regulation web site for more information: http://www.mass.gov/ocabr/data-privacy-and-security/.</p>	



ONLINE PRIVACY POLICY

In order to effectively deliver comprehensive online banking services, Metro must collect personal information about members and others who visit and use its internet web site. As with information we collect through other means, we use the information members provide online to respond to member needs, service member accounts, and provide members with information about other services Metro offers.

INFORMATION WE MAY COLLECT.

Metro may collect any personal information you share with Metro when you use Metro's website(s) to perform your banking on line, such as when you apply for a loan, pay bills, make payments on a loan or a credit card, and when you use Metro's website(s) to inquire about Metro's products and services, such as when you request information about products and services, or answer an on-line survey.

Metro also collects certain non-personal information when you visit Metro's website(s). For example, our servers keep an activity log that tracks all visitors to the Metro Credit Union website(s). The information in the activity log is anonymous and therefore does not identify you individually. The anonymous information our server collects may include among other data: your IP address, browser type, your registered domain or home server, time of access, date of access, web page(s) visited, number of clicks, software crash reports, session identification number, search terms, search results, access times and referring website's addresses.

This information is collected through use of cookies. A cookie is a small piece of information that a website stores directly on the computer a member is using. Cookies can contain a variety of information, from a simple count of how often a member visits a website to information which allows customization of a website for member use. Metro Credit Union uses cookies to gather data about the usage of our website. Anytime a cookie is used, personal information is encrypted for our use only and is protected from third party access. Under no circumstances can a website other than those from our domain read or interact with the cookies created by our domain.

Google Analytics

Metro's website uses Google Analytics, a web analytics service provided by Google. Google Analytics uses cookies to collect anonymous traffic data to help us analyze how users use the Site. The information generated by a cookie about your use of the Site (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the Site, compiling reports on Site activity for us and providing other services relating to Site activity and internet usage. The data generated by Google Analytics is used solely by Metro for the purposes of evaluating the demand for, and offering, its own services and products.

Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. By using



FEE SCHEDULE for Business Accounts

Account Reconciliation and/or Research, Per Hour	\$20.00	Metro Sweep (<i>Overdraft Protection From a Deposit Source</i>)	
ATM or Debit Transactions		• Transfer Fee (Each)	\$5.00
• Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's	\$2.50	Money Order	\$3.00
• Per denial transaction at non-Metro ATM's	\$0.50	Monthly Maintenance Fee	
ATM/Debit/Credit Card Replacement	\$10.00	• Business Interest Checking	\$15.00
ATM Research Fee	Varies	• Business Relationship Checking	Varies
Bill Pay- Expedited Payment		Night Depository Related Fees	
• Same Day ACH	\$15.00	• Night Depository Bags (Disposable-per bag)	\$1.00
• Overnight Check	\$15.00	• Night Depository Keys (Per key)	\$1.00
Business Online Banking	Free	NSF Fee (Insufficient Funds Fee)	\$32.00
Business Online Bill Pay	Free	Official Credit Union Check	\$5.00
Check Printing and Supplies Fees	Varies	Outgoing Domestic Wire Transfer	\$25.00
Checks Returned		Outgoing Foreign Wire Transfer	\$30.00
• Deposited or Cashed on Account	\$7.50	Overdraft Protection Annual Fee	\$25.00
• Uncollected Funds	\$32.00	Paid NSF (<i>Courtesy Pay, Courtesy Pay Plus</i>)	
• Loan and Mortgage Payments	\$32.00	• Transactions of \$10.00 or less	Fee Equal to Amount of Overdraft
• Special Handling	\$32.00	• Transactions over \$10.00	\$32.00
Commercial RDC- Monthly Fee	\$35.00	Per Item Fees	
Copy of Check, Personal Money Order, Third Party	\$15.00	• Free Business Interest Checking (Transaction fee per item over 300)	\$5.00
Abandoned Property (<i>Escheat Fee, No Activity for 3 years</i>)	\$50.00	• Business Interest Checking (Transaction fee per item over 750)	\$5.00
Dormant Account Reactivation	\$5.00	Popmoney	
eSafety Box (<i>Via Online Banking, Fee Monthly</i>)		• Standard	Free
• 1 GB	Free	• Express	\$5.00
• 2 GB	\$1.00	Reproduction of Statements (<i>Per Statement</i>)	\$5.00
• 5 GB	\$3.00	Share Withdrawal (<i>By Phone or Mail, Per Check</i>)	\$3.00
• 10 GB	\$6.50	Stop Payment	\$30.00
Excessive Transaction Fee (<i>Applies to all Money Market and Savings Accounts</i>)		Temporary Checks (<i>Minimum of 4</i>)	\$0.25
• For each transaction (checks, telephone, online & preauthorized transfers) over 6	\$10.00	Western Union Fees	Varies
External Account Transfer Fee (<i>Via Online Banking</i>)			
• Standard	Free		
• Express	\$5.00		
Foreign Check Collection (<i>Canadian Only</i>)	\$10.00		
Inactivity Fee (<i>Per Month Fee Assessed After Three Months of Inactivity</i>)			
• Checking Accounts	\$12.00		
Incoming Wire Transfer	\$10.00		
Legal Processing			
• Government Levy	\$50.00		
• Trustee Attachment	\$50.00		
• All Other Legal Services	\$50.00		
Loan Payment by Phone	\$10.00		
Low Balance Fee			
• Business Savings Account if Average Daily Balance (during the statement period) is less than \$250.00 and there is no associated loan product	\$2.50		
• Business Money Market Account if Average Daily Balance (during the statement period) is less than \$2500.00 and there is no associated loan product	\$10.00		
Merchant Credit Card Services	Varies		

This Fee Schedule for all accounts sets forth fees and charges applicable as of December 1, 2016. This schedule is incorporated as part of your account agreement with the Credit Union. Fees subject to change, for current fee schedule please visit metrocu.org

