Effective September 1, 2017, the terms and conditions of your account will change.

The enclosed membership agreement, disclosures, and information outline the changes.
A MESSAGE FROM OUR CEO

Dear Valued Members,

Thank you for your continued support during our credit union merger. Starting September 5, 2017, you will have full access to all Belco Community Credit Union branches, products, and services. This comprehensive member merger guide will provide you with important dates and information to help you understand the conversion process of your existing account. The guide will also provide you with the resources needed to take advantage of all that Belco has to offer.

For nearly 80 years, Belco has been serving members in South Central Pennsylvania. Belco traces its roots back to 1939, when 25 employees of Bell Telephone Company each contributed $5 to start what was Belco Federal Credit Union. As a result of continuously fulfilling our mission, to meet the financial service needs of our members and communities with competitive products and services, our family has now grown to over 63,000 members.

We look forward to becoming your trusted financial partner for life, by delivering on our promise to provide you with a Gold Star Experience with every interaction. It is important to reiterate that this merger allows us to remain competitive with financial products and services, deepen our involvement in the community, provide enhanced technology, and offer more convenience and greater security for all of our members.

Again, on behalf of our Board of Directors, the Executive Team and the employees and members of Belco, I thank you for your support and welcome you to the family. We look forward to a brighter future as we are now stronger together.

Sincerely,

Amey Sgrignoli
President/CEO
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ACCOUNT ACCESS AND ADDITIONAL CREDIT UNION INFORMATION

www.belco.org
Visit Belco Community Credit Union’s website to access online banking, apply for loans, view products and services, and much more.

Online Banking with Money Manager
Use online banking to access account or loan information, transfer funds, access transaction history, reorder checks, place a stop payment, pay bills, and more.

Mobile Banking
Belco’s free mobile banking service allows you to check account balances and transfer funds on tablets and smartphones including iPhone®, Android™, as well as any browser enabled device.

Branch Network and Hours
Starting September 5, 2017, you may access your account at any of Belco Community Credit Union’s now 14 convenient locations. Branch locations and hours can be found online at www.belco.org and on page 10 of this guide.

ATMs
Look for ATMs with the CU$ logo (1,000+ locations in PA alone!) to avoid paying a surcharge. Members receive six free withdrawals of $20 or more per month at surcharge free ATMs.

<table>
<thead>
<tr>
<th>IMPORTANT DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mid-August</strong> New Belco Community Credit Union ATM and debit cards will be mailed.</td>
</tr>
<tr>
<td><strong>4:00 p.m. on September 1, 2017</strong> Cornerstone FCU’s online banking, mobile banking, and voice response system will be taken offline.</td>
</tr>
<tr>
<td><strong>4:00 p.m. on September 1, 2017</strong> Current Cornerstone FCU Visa® debit and ATM cards will be deactivated. Please plan accordingly.</td>
</tr>
<tr>
<td><strong>September 1, 2017</strong> All account changes detailed in this handbook will become effective.</td>
</tr>
<tr>
<td><strong>September 5, 2017</strong> Belco Community Credit Union online banking, Bill Payer, and mobile banking will be available.</td>
</tr>
<tr>
<td><strong>September 5, 2017</strong> Belco Community Credit Union Visa® debit and ATM cards can begin being used.</td>
</tr>
</tbody>
</table>
IMPORTANT ITEMS TO NOTE

Account Numbers
All account numbers will begin with ‘30’ and be expanded with zeros, if needed, to create a seven-digit number. For example, if your Cornerstone FCU account number is 123, it will become 3000123. Or, if your Cornerstone FCU account number is 12345, it will become 3012345.

Joint Members
All current joint members of Cornerstone FCU will become Belco Community Credit Union members. However, joint members do not have voting rights. If you’d like to become a voting member, we welcome you to open a primary account with Belco.

Checks
Upon request, you will receive a free box of basic checks. Please stop in to your local branch or call 1-800-642-4482 to place your order. If you order checks from a third party, please call 1-800-642-4482. Your current Cornerstone FCU checks will be honored until December 1, 2017.

ATM/Debit Card
A new Belco Community Credit Union Visa® debit card will be mailed to you in mid-August. Your Cornerstone FCU debit card will continue to work until 4:00 p.m. on September 1, 2017. See page 6 for more information.

e-Statements
On September 5, 2017, you can enroll in Belco Community Credit union’s e-Statements. See page 8 for more information.

Direct Deposit
Your direct deposits will continue as scheduled. See page 6 for more information.

Online Banking
You will need to enroll in Belco Community Credit Union’s online banking. See page 8 for more information.

Account Statements
You will be receiving your last account statement from Cornerstone FCU in early September, showing your balances as of August 31, 2017.

Account Access
Starting September 5, 2017, you may access your account at any of our now 14 branch locations, via online banking at www.belco.org, through our mobile app, or by calling our Member Service Center at 1-800-642-4482.

Credit Cards
The merger will not have any impact on your existing credit card rate and terms. Program changes will occur in early 2018. You will receive notification of any changes at that time. See page 8 for credit card details and credit card FAQs.

Loans and Lines of Credit
There will be no impact to your existing loan rates, terms, or conditions.

IRS Reporting
You will receive all year-end tax documents from Belco Community Credit Union. Belco will ensure delivery of any necessary tax documents for your 2017 filing.

Belco’s ABA Routing/Transit Number: 231380997
The following information shows how your current account(s) will transition to Belco Community Credit Union’s product line:

Checking/Share Draft Accounts

<table>
<thead>
<tr>
<th>Cornerstone FCU Checking Account</th>
<th>Belco Community Credit Union Checking Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Draft Checking (07)</td>
<td>Basic Checking (0040)</td>
</tr>
</tbody>
</table>

**Basic Checking**
- Dividends earned on balances over $5,000 and credited to the account monthly
- Visa® Debit Card with Belco Rewards Program – once enrolled, you earn 1 point for every $1 spent when making qualifying purchases. Then redeem for cash back, gift cards, air travel, hotel and cruise rewards, merchandise, charitable donations, even gift your points to another Belco Rewards member. See page 7 for details on how to enroll.
- Six free withdrawals of $20 or more per month at surcharge free ATMs
- Overdraft Protection - help protect your account from being overdrawn by automatically transferring funds to your checking account, up to 6 times per month from a basic savings account, or line of credit (finance charges may apply) you may have at Belco. Please note that new overdraft lines of credit are subject to credit approval.
- Overdraft Privilege - Overdraft Privilege allows you to overdraw your account up to the overdraft limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

Savings Accounts

<table>
<thead>
<tr>
<th>Cornerstone FCU Savings Accounts</th>
<th>Belco Community Credit Union Savings Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Share Savings (01)</td>
<td>Basic Savings (0001)</td>
</tr>
<tr>
<td>Christmas Club (08)</td>
<td>Whatever Club (0032)</td>
</tr>
<tr>
<td>Vacation Club (09)</td>
<td>Whatever Club (0030,0031,0033-0039)</td>
</tr>
<tr>
<td>Special Savings (94)</td>
<td>Whatever Club (0030,0031,0033-0039)</td>
</tr>
<tr>
<td>Youth Saver* (95)</td>
<td>Whatever Club (0030,0031,0033-0039)</td>
</tr>
<tr>
<td>Certificates (10-17,19-29,80-87)</td>
<td>Certificates (1000-1999)</td>
</tr>
<tr>
<td>IRA Certificates (30-69)</td>
<td>IRA Certificates (2000-2999)</td>
</tr>
<tr>
<td>IRA (Roth, Traditional, or Coverdell) (04-06)</td>
<td>IRA (Roth, Traditional, or Coverdell) (0100-0109)</td>
</tr>
</tbody>
</table>

**Basic Savings Account**
- Dividends are computed on a minimum balance of $50.00 and are credited monthly
- Can be used in conjunction with free checking account for overdraft protection
- Direct deposit or payroll deduction to the savings or checking account is available
- 24-hour withdrawal access through ATMs
- Regulation D limits apply

---

1 Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly.
2 Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $50.00 in your account to obtain the disclosed annual percentage yield.
3 During any statement period, you may not make more than six withdrawals or transfers within the same account or to another credit union account of yours by means of automatic transfers, computer transfers (Belco’s Online Banking System), or telephonic order or instruction (Belle). In addition to the above, during any month you may not have more than six overdraft transfers from any of your shares to your Checking account. These six transfers may be made by check, draft, debit card or similar order to a third party. If you exceed any of the transaction limitations stated above, your account may be closed.
**Whatever Club Account**

- Dividends credited to the account monthly
- Deposit and withdrawal flexibility without penalty
- Payroll deduction or automatic transfer available
- Regulation D limits apply

*All members age 0-12 that are currently in a Youth Saver Club account will automatically be transitioned into a Whatever Club Account with a Belco Savings Safari Club relationship. All members age 13-17 that are currently in a Youth Saver Club account will automatically be transitioned into a Whatever Club Account with an Xtreme Teen Savers (XTS) Club relationship. See page 12 for more information.*

**Certificates/IRA Certificate Accounts**

The terms and conditions of your certificates accounts will be honored through maturity. All certificates will automatically renew or redeem at the closest lesser term at maturity. For example, if you have a 40 month certificate with Cornerstone FCU, it will renew into a 36 month certificate at Belco Community Credit Union. Dividends are compounded and credited to your account monthly. A penalty may be imposed for withdrawals before maturity. A withdrawal will reduce earnings. A letter will be mailed, 30 days prior to maturity, outlining your renewal and redemption options.

**Individual Retirement Accounts (IRAs)**

Interest on all IRAs is compounded daily and the interest earned is credited to your account monthly, unless you request a different payment method. Belco will provide your annual tax statement and will ensure delivery of any necessary tax documents for your 2017 filing.

**MONEY MARKET ACCOUNTS**

<table>
<thead>
<tr>
<th>Cornerstone FCU Money Market Account</th>
<th>Belco Community Credit Union Money Market Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market Plus Account (18)</td>
<td>Basic Money Market (0060-0069)</td>
</tr>
</tbody>
</table>

Rates, terms, and conditions will change to Belco Community Credit Union’s rate, current terms, and conditions.

**Basic Money Market Account:**

- A minimum deposit of $500 is required to open the account and earn interest
- Dividends earned are based upon a tiered structure
- Dividends credited monthly
- Payroll deduction or automatic transfers are available
- Regulation D limits apply
- Balances, transfers and account histories available 24 hours a day using electronic services

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1 Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $5.00 in your account to obtain the disclosed annual percentage yield.

2 During any statement period, you may not make more than six withdrawals or transfers within the same account or to another credit union account of yours by means of automatic transfers, computer transfers (Belco’s Online Banking System), or telephonic order or instruction (Belle). In addition to the above, during any month you may not have more than six overdraft transfers from any of your shares to your Checking account. These six transfers may be made by check, draft, debit card or similar order to a third party. If you exceed any of the transaction limitations stated above, your account may be closed.

3 Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain the minimum balance each day in your account to obtain the disclosed annual percentage yield.

4 Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $500.00 in your account to obtain the disclosed annual percentage yield.
DEPOSIT ACCOUNT – FAQ

As of September 1, 2017, will there be different fees associated with my account(s)?
Yes. A new Fee Schedule is enclosed which will be effective on September 1, 2017.

What do I need to do to make sure my direct deposits continue to process?
Direct deposits will continue as scheduled. However, after September 5, 2017, it is important that you update your account information with your providers by November 2017. Please see page 3 for Belco’s ABA/Routing number and an example of what your new account number will be.

What will happen to my automatic debits (ACH)?
Automatic debits (ACH) will continue without interruption. However, after September 5, 2017, it is important that you update your account information with your providers by November 2017. Please see page 3 for Belco’s ABA/Routing number and an example of what your new account number will be.

What will happen to my recurring internal transfers that Cornerstone FCU established for me?
Recurring internal account transfers (members to member or within your own account from share to share or loan) will continue without interruption.

Will the statement date for my accounts change?
No. All Cornerstone FCU accounts will receive their final Cornerstone FCU statement as of August 31, 2017. In early October 2017, you will begin receiving your new Belco Community Credit Union statements for the month of September.

Will the interest rates I am earning on my savings accounts change?
Yes, savings and money market account interest rates will be updated effective September 1, 2017. Visit our website at www.belco.org for the most current rates.

Will I still receive dividends each month?
Yes. Effective September 1, 2017, all dividends will be posted on the last day of every month. All accounts at Cornerstone FCU that had dividends posted quarterly, will now have dividends posted monthly.

What is Overdraft Privilege?
Overdraft Privilege allows you to overdraw your account up to a specified limit for a fee, in order to pay a transaction. Overdraft Privilege is a discretionary service that is offered to our members. More information regarding Overdraft Privilege on your account will be sent in a separate mailing.

What will happen to my Redi-Cash overdraft line of credit from Cornerstone FCU?
Your Redi-Cash line of credit will transfer over as is, and will continue to be available as an overdraft protection source.

Will I still be able to use my Money Market Plus account for overdraft to my checking/share draft account?
No. Money Market accounts are not eligible to be used for overdraft. Please see page 4 for additional details about overdraft options for your checking/share draft account.

DEBIT/ATM CARDS

All Cornerstone FCU debit/ATM cardholders will be issued a new Belco Community Credit Union debit/ATM card via mail in mid-August. If you do not receive your new card by September 5, 2017, please contact Belco at 1-800-642-4482. Your new debit/ATM card(s) cannot be activated until September 5, 2017. Be sure to provide your new Belco Community Credit Union debit/ATM card information to merchants you’ve set up for automatic payments (e.g., gym membership, E-Z Pass, utility bill) to ensure future charges are approved.

Debit/ATM Card – FAQ

How do I activate my card and select my Personal Identification Number (PIN)?
To activate your card, dial 1-888-800-0031. Once you follow the prompts to activate your card, please stay on the line and you will be given the option to select your PIN.
What are the debit card daily withdrawal and purchase limits?
At the time your Belco Community Credit Union card is activated, the daily withdrawal limit (at an ATM) will be $1,200 and the daily purchase limit will be $3,000.

What is the ATM card daily withdrawal limit?
At the time your Belco card is activated, the ATM daily withdrawal limit will be $600.

What will happen to scheduled/recurring bills paid from my debit card?
Scheduled bills paid from a debit card will have to be re-established with your new Belco Community Credit Union debit card.

Does my new debit card earn rewards?
Yes. When you enroll in Belco Rewards, you earn points (1 point for every $1 spent) every time you sign for or make other qualifying purchases. Enrolling is easy:
1. Go to www.belcorewards.com
2. Click on the ‘Register’ link in the top left section of the homepage.
3. Complete the Registration page.
4. All of the cards associated with your account number will automatically be linked to accumulate points faster. If you wish to link a card associated with another account number, simply login to your Belco Rewards account, click on your name at the top right of the screen to view your profile, then click the green ‘Link’ box and follow the prompts.

Does my new ATM card earn rewards?
No. ATM cards are not eligible for Belco Rewards.

**LOANS AND LINES OF CREDIT**

<table>
<thead>
<tr>
<th>Cornerstone FCU Loans/Lines of Credit</th>
<th>Belco Community Credit Union Loans/Lines of Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Loan</td>
<td>Auto Loan</td>
</tr>
<tr>
<td>Mortgage/Home Equity Fixed Rate</td>
<td>Home Equity Fixed</td>
</tr>
<tr>
<td>Home Equity Line of Credit</td>
<td>Home Equity Line of Credit (HELOC)</td>
</tr>
<tr>
<td>Share Secured Loan</td>
<td>Share Secured Loan</td>
</tr>
<tr>
<td>Secured Loan</td>
<td>Secured Loan</td>
</tr>
<tr>
<td>Unsecured Loan</td>
<td>Signature Loan</td>
</tr>
<tr>
<td>Redi-Cash/Line Of Credit</td>
<td>Line of Credit</td>
</tr>
<tr>
<td>Business Loan</td>
<td>Business Loan</td>
</tr>
</tbody>
</table>

The rate and terms for your loan(s) and line(s) of credit will remain the same. If you mail your loan payment after August 31, 2017, please address it to:

Belco Community Credit Union
Attn: Loan Payment
449 Eisenhower Blvd. Suite 200
Harrisburg, PA 17111
**CREDIT CARDS**

Please continue using your Cornerstone FCU credit card until further notice. All Cornerstone FCU credit card holders will be issued a new Belco Community Credit Union Visa® credit card in the future. All credit card rates and terms will carry over to your new Belco Community Credit Union credit card. Program changes will occur in early 2018. You will receive notification of any changes at that time.

**Credit Card – FAQ**

When will I be receiving a new Belco Visa® credit card?
You will receive a new Visa® credit card in early 2018.

Will my new card have the same level of available credit?
Yes.

Will the interest rate on my credit card and loan that I currently have with Cornerstone FCU remain the same?
Yes.

Will the minimum payments on my Cornerstone FCU credit card remain the same with Belco Community Credit Union?
Yes.

What happens if I lose my Cornerstone FCU credit card before I receive my new Belco Visa® credit card?
Please stop by your local branch or call 1-800-642-4482 to have a new card reissued.

**ONLINE/MOBILE BANKING**

At 4:00 p.m. on September 1, 2017, Cornerstone FCU’s online banking and telephone banking systems will be taken offline.

**www.belco.org**
Visit Belco Community Credit Union’s website to access online banking, apply for loans, view products and services, and much more.

**Online Banking with Money Manager**
Use online banking to access account or loan information, transfer funds, access transaction history, reorder checks, place a stop payment, pay bills, and more.

On September 5, 2017, you will have access to online banking via www.belco.org. If you have logged into Cornerstone FCU online banking or the mobile app within the last 6 months, your user name will remain the same. An additional letter will be sent to you as an active user regarding how to log in to the site. If you have not logged into Cornerstone FCU online banking or the mobile app within the last 6 months, you will need to call Belco at 1-800-642-4482 to be registered as an online banking user.

**Online Bill Payer**
Bill Payer is faster and easier than writing and mailing paper checks. Pay all of your bills in minutes from your computer or mobile phone.

Starting September 5, 2017, Belco Community Credit Union’s Online Bill Payer will be available. Simply log in to online banking and click the “Bill Pay” widget located on the side menu bar.

**e-Statements**
If you are currently enrolled in e-statements at Cornerstone FCU, you will automatically be enrolled in e-statements at Belco Community Credit Union. To enroll in e-statements, please visit your local branch or call 1-800-642-4482.

**Mobile Banking**
Belco’s free mobile banking service allows you to check account balances, and transfer funds on tablets and smartphones including iPhone®, Android™, as well as any browser enabled device.

At 4:00 p.m. on September 1, 2017, Cornerstone FCU’s mobile banking will be deactivated. You will be able to download and begin using Belco Community Credit Union’s mobile app starting September 5, 2017.
Belle

Belle is Belco’s automated telephone system that gives you free 24/7 access to your accounts. Use Belle to access account or loan balances, make Visa® inquiries/transfers, access transaction history, reorder checks, and more!

Starting September 5, 2017, Belco Community Credit Union’s automated telephone system will be available via 1-800-642-4482. Phone Access Line (PAL) 4-digit pin numbers will automatically transfer over to the Belle system. To create a new PIN for access, please visit your local branch or call 1-800-642-4482.

Remote/Mobile Deposit

Remote Deposit Anywhere (RDA) is an expansion of deposit services available through Belco’s online and mobile banking. This secure online service allows you to photograph or scan your checks and electronically send those images to us for deposit into your account.

<table>
<thead>
<tr>
<th>Features</th>
<th>Online</th>
<th>Mobile App</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Account Balances</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Balance Peek (view account balances with one touch, no logging in)</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>View Recent Transaction History</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Pay Bills</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Transfer Funds to Eligible Accounts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Person to Person (P2P) Payments</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Remote/Mobile Deposit (RDA)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>View Cleared Checks</td>
<td>✓</td>
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</tr>
<tr>
<td>Locate an ATM with Directions</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Locate a Branch with Directions</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Send and Receive Secure Messages</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>View Statements, Notifications, and Tax Forms</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Online Banking – FAQ

Will I need to enroll for access to Belco Community Credit Union’s online banking?
Yes. Beginning September 5, 2017, you will need to register for Belco’s online banking to access your account online. An additional letter will be sent to you as an active user regarding how to log in to the site. If you have not logged into Cornerstone FCU Online banking or the mobile app within the last 6 months, you will need to call Belco at 1-800-642-4482 to be registered as an online banking user.

When I log into online banking on September 5, 2017, will I see my recent transaction history?
No. Your history will begin with any transactions processed after the data conversion is complete and moving forward. We recommend you save/print any account history you may need from Cornerstone FCU’s online banking prior to August 31, 2017.

What will happen to my recurring bill payments?
If you are currently enrolled in Bill Payer with Cornerstone FCU, you will receive a letter in early August outlining how your payees and recurring payments will be converted to Belco’s Bill Payer.

How long will I have access to my past Cornerstone FCU online banking files (checking, savings, loans)? Will this information be transferred to Belco Community Credit Union and be available there?
Transaction history available to Cornerstone FCU members via online banking should be saved/printed if needed, as it will not convert over to Belco’s online banking. You will be unable to log into the Cornerstone FCU online banking/app after 4:00 p.m. on September 1, 2017. Cornerstone FCU member statements will be available through online banking after September 5, 2017.

Will my automatic text and email alerts transfer over and continue with the new online banking system?
No. Any text and email alerts will need to be re-established.
LOCATIONS & HOURS

CARLISLE – EASTGATE
5 Eastgate Drive, Carlisle, PA 17015
ATM*, Night Depository, Drive-Thru

<table>
<thead>
<tr>
<th></th>
<th>Lobby</th>
<th>Drive-Thru</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday - Tuesday</td>
<td>9:00-4:30</td>
<td>8:30-5:00</td>
</tr>
<tr>
<td>Wednesday</td>
<td>9:00-4:30</td>
<td>9:00-5:00</td>
</tr>
<tr>
<td>Thursday</td>
<td>9:00-4:30</td>
<td>8:30-6:00</td>
</tr>
<tr>
<td>Friday</td>
<td>9:00-6:00</td>
<td>8:30-6:00</td>
</tr>
<tr>
<td>Saturday</td>
<td>9:00-12:00</td>
<td>8:30-1:00</td>
</tr>
</tbody>
</table>

CARLISLE – NORTH HANOVER STREET
320 N. Hanover Street, Carlisle, PA 17013
ATM*, Night Depository, Drive Thru

<table>
<thead>
<tr>
<th></th>
<th>Lobby</th>
<th>Drive-Thru</th>
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<tbody>
<tr>
<td>Monday - Tuesday</td>
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</tr>
<tr>
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<td>8:30-5:00</td>
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<td>Friday</td>
<td>9:00-5:00</td>
<td>8:30-6:00</td>
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<tr>
<td>Saturday</td>
<td>9:00-12:00</td>
<td>8:30-12:00</td>
</tr>
</tbody>
</table>

NEWVILLE – BIG SPRING
5 Carlisle Rd., Newville, PA 17241
ATM*, Night Depository, Drive Thru

<table>
<thead>
<tr>
<th></th>
<th>Lobby</th>
<th>Drive-Thru</th>
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</tr>
<tr>
<td>Thursday-Friday</td>
<td>9:00-6:00</td>
<td>8:30-6:00</td>
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<td>Saturday</td>
<td>9:00-12:00</td>
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GETTYSBURG
1063 York Road, Gettysburg, PA 17325
ATM*, Night Depository, Drive-Thru, Coin Machine

<table>
<thead>
<tr>
<th></th>
<th>Lobby</th>
<th>Drive-Thru</th>
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<td>Monday - Thursday</td>
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<td>9:00-12:30</td>
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HANOVER
221 Wilson Ave. Hanover, PA 17331
ATM*, Night Depository, Drive-Thru, Coin Machine

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<tr>
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MECHANICSBURG
5304 Carlisle Pike, Mechanicsburg, PA 17050
ATM*, Night Depository, Drive-Thru, Coin Machine

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CAMP HILL
3500 Trindle Road, Camp Hill, PA 17011
ATM*, Safe Deposit Boxes, Drive-Thru

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HARRISBURG – PAXTON STREET
4015 Paxton Street, Harrisburg, PA 17111
ATM*, Night Depository, Drive-Thru, Coin Machine

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HARRISBURG – PINNACLE HEALTH
BRADY BUILDING – HARRISBURG HOSPITAL
205 S. Front St., Harrisburg, PA 17104
ATM*, Night Depository

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<tr>
<td>Monday - Friday</td>
<td>7:30-4:00</td>
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HARRISBURG – ALLENTOWN BOULEVARD
5785 Allentown Boulevard, Harrisburg, PA 17112
ATM*, Night Depository, Drive-Thru

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LANCASTER – DUKE STREET
452 S. Duke Street, Lancaster, PA 17602
ATM*, Night Depository, Drive-Thru

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LANCASTER – OREGON PIKE
1758 Oregon Pike, Lancaster, PA 17601
ATM*, Night Depository, Drive-Thru, Coin Machine

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LANCASTER – REGENCY SQUARE
201 Good Drive, Lancaster, PA 17603
ATM*, Night Depository, Drive-Thru

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LEBANON
1232 S. Fifth Avenue, Lebanon, PA 17042
ATM*, Night Depository

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MEMBER SERVICE CENTER
Contact Us by Phone:
Harrisburg Area - (717) 232-3526
Toll-free from all other areas - (800) 642-4482

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*Accepts deposits
**ADDITIONAL PRODUCTS – INQUIRE AT ANY BRANCH FOR DETAILS**

**Cha-Ching! Checking Account**

Available exclusively as part of the SmartMoney Package.

- Dividends earned on balances over $1,000 and credited to the account monthly\(^1\)
- Lifetime supply of Free Basic Checks (limit one box/year)
- Competitive interest rate on balances from $1,000-$10,000. The portion of the total balance exceeding $10,000 will earn the Basic Checking rate.
- Receive a coupon good for a one-time Certificate rate bonus of .25% (valid on new certificates only)
- .25% discount on new Personal, Vehicle, and Home Equity Loans (does not include “open-end” loan types)
- 25% discount on GAP Insurance on Auto Loans
- Skip-A-Payment Discount

**Just meet these SmartMoney Package requirements each statement cycle:**

- $10,000 minimum average aggregate balance of any combination of loans and deposits
- 10 plastic card purchases (excludes ATM transactions)
- Visa® Debit Card
- Minimum of one direct deposit, bill payer transaction, or automatic deduction (ACH withdrawal)
- Enroll in e-Statements

**SmartStart Checking Account (Ages 18-29)**

Available exclusively as part of the SmartStart Package.

- Dividends earned on balances over $500 and credited to the account monthly\(^2\)
- A $10 Amazon e-Gift card at account opening
- A FREE Kindle Fire* for qualifying college students
- 15 Free Belco ATM withdrawals per month (savings of $15)
- Refunding of up to five ATM surcharges (up to $2.50 each) incurred at other institutions per month (refund up to $12.50)
- First time car buyer discount (.25% off current rates) PLUS a $75 gas card at loan closing

**Requirements to open a SmartStart Package:**

- Age 18-29
- Have a basic checking account
- Enroll in e-Statements

Account features may be changed or discontinued at any time without notice. Limit of one SmartStart package per SSN.

*To qualify for a free Kindle Fire, member must be currently enrolled in at least three college classes in a degree-granting program from an accredited school or college and have a minimum GPA of 3.50. Other restrictions may apply. Call or visit any branch for details. Kindle Fire is a registered trademark of Amazon.com, Inc. Amazon.com, Inc. is not a participant in this promotion.

---

\(^1\) Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $1000.00 in your account to obtain the disclosed annual percentage yield.

\(^2\) Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $500.00 in your account to obtain the disclosed annual percentage yield.
SavvySenior Checking Account

Available exclusively as part of the SavvyMoney Package for members age 50+.

- Dividends earned on balances over $500 and credited to the account monthly\(^1\)
- Preferred interest rate when you maintain a minimum balance of $500
- Free Basic Checks (limit one box/year)
- Receive a coupon good for one-time Certificate rate bonus of 0.25% (valid on new certificates only)
- 20% discount on safe deposit boxes
- 50% discount on Visa\(^{®}\) gift cards

Just meet these SavvyMoney Package requirements each statement cycle:

- $500 minimum balance and;
- Member must be 50+

Precious Gems Money Market Accounts

- Sapphire Money Market Account – A $25,000 minimum deposit is required to open the account and earn interest
- Ruby Money Market Account – A $50,000 minimum deposit is required to open the account and earn interest
- Diamond Money Market Account – A $75,000 minimum deposit is required to open the account and earn interest

Holiday Club Account

- Dividends credited to the account monthly\(^2\)
- Early withdraw option available for $5.00 per withdrawal between January 1-September 30
- *The withdrawal fee will be waived each year from October 1-December 31, so you can access your funds when it’s convenient for you – no automatic disbursement*
- Regulation D limits apply\(^3\)

Critter Club/Matrimoney Club Accounts

- Dividends credited to the account monthly\(^2\)
- No minimum balance required
- Deposit and withdrawal flexibility without penalty
- Payroll deduction or automatic transfer available
- Regulation D limits apply\(^3\)

Savings Safari Club Account

- Saver’s Card (save up for rewards)
- Higher dividend rates to encourage saving
- Youth Certificates
- Birthday Postcard
- Special Kids’ Events
- Excellence in Education - We award you cash for earning A’s on your report card

Xtreme Teen Savers (XTS) Club Account

- Special savings offers
- Special loan offers
- Monthly deposit drawings to encourage saving
- Excellence in Education – We award you cash for earning A’s on your report card
- Elton Peterman Scholarship Program – (5) $1,000 scholarships awarded annually
- Regulation D limits apply\(^3\)

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\(^1\) Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $500.00 in your account to obtain the disclosed annual percentage yield.

\(^2\) Annual Percentage Yield. APY is subject to change monthly. Dividends are calculated by the average daily balance method and paid monthly. You must maintain a minimum average daily balance of $5.00 in your account to obtain the disclosed annual percentage yield.

\(^3\) During any statement period, you may not make more than six withdrawals or transfers within the same account or to another credit union account of yours by means of automatic transfers, computer transfers (Belco’s Online Banking System), or telephonic order or instruction (Belle). In addition to the above, during any month you may not have more than six overdraft transfers from any of your shares to your Checking account. These six transfers may be made by check, draft, debit card or similar order to a third party. If you exceed any of the transaction limitations stated above, your account may be closed.
Our Mission

We are a locally based, not-for-profit credit union, dedicated to meeting the financial service needs of our members and communities with competitive products and services.