

NOTICE OF DESIGNATION

NEIGHBORHOOD CREDIT UNION

Designates **Federal Reserve Bank of Dallas**
2200 N. Pearl Street
Dallas, TX 75201

as its presentment site for same-day settlement under §229.36(f) of Regulation CC, as modified by the Board of Governors of the Federal Reserve System.

A share-draft with routing number:

311079270

encoded in magnetic ink, is considered presented for settlement on the same business day, if a presenting institution delivers it to Federal Reserve Bank of Dallas at the address shown above, by 8:00 AM, in accordance with reasonable delivery requirements established by the Federal Reserve Bank of Dallas.

For further information, contact:

Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, TX 75201
214-922-6000

Authorized Signature: Chet Kimmell

Neighborhood Credit Union

Title: President/CEO

Date: October 24, 2012

SALE OF CHECKS NOTICE

Complaints concerning the sale of check activities should be directed to:

Para reclamos sobre la venta de giros o cheques por favor
dirija su correspondencia a:

Texas Department of Banking
2601 North Lamar Boulevard
Austin, Texas 78705
1-877-276-5554 (toll-free)
www.banking.state.tx.us

PATRIOT ACT NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — 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 and/or signatory being added to a new or existing account. Furthermore, the credit union must maintain a record of the information used to verify the person's identity including name, address and other identifying means.

What this means for you: When you open an account at Neighborhood Credit Union, we will ask for 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. In addition, all of our accounts are verified through ChexSystems and a credit report may be pulled to verify identifying information. This verification process will occur when information is provided at the time of account opening and/or when you apply for new products or services.

In all cases, protection of our customer's identity and confidentiality is Neighborhood Credit Union's pledge to you.

FUNDS AVAILABILITY NOTICE

Neighborhood Credit Union policy is to make funds from your deposits available immediately. In some cases, we will not make all of the funds that you deposit by check available to you immediately. If funds are not available immediately, you will be notified at the time of 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 \$225 of your deposit, however, may be available immediately.

Funds you deposit by check may be delayed for a longer period under special circumstances. We will notify you if we delay your ability to withdraw funds due to special circumstances. This notification will include information about when the funds will be available and a reason for the delay. They will generally be available no later than the ninth business day after the day of your deposit.

This availability policy only applies to funds deposited at NCU branch locations. Please inquire for information about the availability of funds deposited through the Shared Branching Network.



NOTICE TO BORROWERS CERTAIN LOAN AGREEMENTS MUST BE IN WRITING

TEXAS LAW (Section 26.02, Business and Commerce Code) requires that all financial institutions conspicuously post notices summarizing requirements that loan agreements be in writing. You should know that:

- As agreement, promise, or commitment to loan more than **\$50,000 MUST BE IN WRITING AND SIGNED BY THE LENDER OR IT WILL BE UNENFORCEABLE.**
- The written loan agreement will be the **ONLY** source of rights and obligations for agreements to lend more than \$50,000.
- Oral agreements relating to loans over **\$50,000** are **NOT EFFECTIVE** either to establish a commitment to lend or to vary the terms of a written loan agreement.

As part of the documentation required for loans over **\$50,000, BORROWERS MUST BE PROVIDED AND MUST SIGN A NOTICE** conspicuously stating that:

“THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES”

“THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.”

The notice set forth above, which must be signed by both the borrower and the financial institution, can be in a separate document or incorporated in one or more of the documents constituting the loan agreement. The notice must be in type that is bold faced, capitalized, underlined or otherwise set out from surrounding written material so as to be conspicuous.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's (CFPB) website:

www.consumerfinance.gov/hmda

HMDA data for many other financial institutions are also available at this website.