

Air Academy Federal Credit Union

Remote Deposit Capture Services Terms and Conditions

The following provisions constitute an addendum to the Agreements and Disclosures of Air Academy Federal Credit Union (hereinafter referred to as "We", "Our", "Us", "AAFCU", and "Credit Union") concerning Remote Deposit Capture Service ("RDC Service"). In these Terms and Conditions, the words, "Member", "You", and "Your" means the consumer, business, authorized business user, or business employee who uses Remote Deposit Capture Services. Capitalized terms used herein and not otherwise defined shall have the same meaning specified in other account disclosures You have received from AAFCU.

Remote Deposit Capture allows a user to photograph checks using Our Mobile Banking Application and to transmit the digital images to the financial institution for deposit. The financial institution in turn transmits the digital image, ACH data, or a substitute item to the paying financial institution for collection. Your use of the RDC Service constitutes Your acceptance of the Terms and Conditions. You acknowledge and agree that the RDC Service or any portion of the RDC Service may be provided by one or more subcontractors.

Overview and Definitions: This Agreement states the Terms and Conditions by which AAFCU will deliver the RDC Service as described below.

- a. "ACH" means Automated Clearing House.
- b. "Authorized User" means Member, agent of Member, business, authorized business user, or, business employee.
- c. "Business Day" means any day which AAFCU is open to conduct substantially all of its banking services, but shall not include Saturday, Sunday or Credit Union observed holidays.
- d. "Capture Device" means any mobile/tablet device acceptable to AAFCU, which provides for the capture of images from the original items and for transmission through a clearing process.
- e. "Check" shall have the definition set forth in Check 21.
- f. "Check 21" means the Check Clearing for the 21st Century Act, as well as Subpart D of Federal Reserve Board Regulation CC, and to the extent applicable, Subpart A.
- g. "Drawer" means an individual who writes a check.
- h. "IRD" or "Image Replacement Document" means (a) Substitute Check as defined in Check 21; or (b) the paper reproduction that will be created when an item cannot be converted to an ACH transaction.
- i. "Item" means a check, money order, cashier's check, official check, U.S. Treasury check, or any other payment instrument drawn on a financial institution within the United States and payable in U.S. Dollars, from Payor to Member that may be transmitted as either data or image, and where applicable in the context, includes the electronic image of the front and back of the Item, in addition to other required information as specified by AAFCU from time to time, in the format specified by AAFCU from time to time. Notwithstanding the foregoing, it is understood that Member will only be electronically transmitting digital images of the front and back of items and not any paper items. In order for an item to be processed for deposit, it must be endorsed in the proper location on the back of the item (See Check Requirements).
- j. "Payee" means an individual or business to whom a check is made payable.
- k. "Payor" means consumers who make payments to Member by means of Items.
- l. "RDC Service" or "Service" means the specific service provided by AAFCU, including electronic check conversion image archive systems that allow the use of a Capture Device to obtain and transmit the front and back images of Items and accompanying transaction data for purposes of delivery to AAFCU for clearing an IRD. Service also includes any applicable support services.

- m. "Service Start Date" means the date the RDC Service is first utilized by the Member.
- n. "Substitute Check" means a check reproduction of an original check that contains an image of the front and back of the original check and a MICR line that contains all the information appearing on the MICR line of the original check at the time the original check was issued and any additional information that was encoded on the original check's MICR line before an image of the original check was captured.
- o. "Term" shall mean the term of these Terms and Conditions beginning as of the Service Start Date until terminated as provided herein.

IMPORTANT INFORMATION: TO ENROLL IN THE RDC SERVICE, YOU MUST CONSENT TO RECEIVE NOTICES AND INFORMATION ABOUT THE SERVICE ELECTRONICALLY AND HAVE THE ABILITY TO RECEIVE AND RETAIN ELECTRONIC COMMUNICATION AT THE EMAIL ADDRESS OF RECORD ON YOUR ACCOUNT BEFORE YOU ACCEPT THE RDC SERVICE TERMS AND CONDITIONS. BY CLICKING THE "ACCEPT" BUTTON, YOU AGREE TO BE BOUND BY THE RDC SERVICE TERMS AND CONDITIONS. THESE TERMS AND CONDITIONS AFFECT YOUR RIGHTS AND YOU SHOULD READ THEM CAREFULLY. AAFCU RESERVES THE RIGHT TO PROVIDE INFORMATION AND NOTICES ABOUT THE RDC SERVICE TO YOU BY NON-ELECTRONIC MEANS. THESE NOTICES ARE NOT CONSIDERED A TRANSACTION RECEIPT OR AN OFFICIAL CREDIT UNION RECORD WITH RESPECT TO THIS SERVICE.

Unacceptable Deposits: You understand and agree that You are not permitted to deposit the following items using the RDC Service:

- a. Any item drawn on Your personal checking account at AAFCU and being deposited to the same personal AAFCU checking account.
- b. Any check previously converted to a "substitute check" as defined in Regulation CC.
- c. Any item that is stamped with a "non-negotiable" watermark.
- d. Any item that contains evidence of alteration to the information originally contained on the check.
- e. Any item missing the required restrictive endorsement or containing a restrictive endorsement to another financial institution.
- f. Any item issued by a financial institution in a foreign country or not payable in U.S. Dollars.
- g. Any item that is incomplete.
- h. Any item that is "stale dated" (six months past date of check) or "postdated" (a check dated in the future).
- i. Any third-party check, i.e., any item that is made payable to another party and then endorsed to me by such party.
- j. Any item that has been re-deposited or returned for any reason, i.e. "non-sufficient" or "refer to maker."
- k. Savings Bonds.

Use of the RDC Service: Following authentication of log-in credentials to access AAFCU Mobile Banking, You are authorized to remotely deposit the paper checks You receive to Your account with AAFCU (the "Account") by electronically transmitting a digital image of the paper checks to Us for deposit via the AAFCU Mobile Banking Application. You understand and agree that receipt of an image does not occur until after AAFCU notifies You via RDC Service Deposit Check History with a status of "Accepted". This status can be located under the "More" option within the Deposit Check function. Upon receipt of the digital image, We will review the image for acceptability. Notwithstanding anything to the contrary, We reserve the right, within Our sole and absolute discretion, to accept or reject any item for remote deposit into Your Account. Once an accepted deposit has been reviewed for posting, the transaction will be considered completed when the deposit appears within Your Account history. You understand that any amount credited to Your Account for items deposited using the RDC Service is a provisional credit,

and You agree to indemnify Us against any loss We suffer because of Our acceptance of the remotely deposited check. In addition You agree that You will not (1) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or RDC Service, (2) copy or reproduce all or any part of the technology or RDC Service; or (3) interfere, or attempt to interfere, with the technology or RDC Service.

Compliance with Law: You agree to use the RDC Service for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that You will only transmit acceptable items for deposit and have handled the original items in accordance with applicable laws, rules and regulations. You promise to indemnify and hold Us harmless from any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of Your Account and these Terms and Conditions.

Check Requirements: Any image of a check that You transmit to Us must accurately and legibly provide all the information on the front and back of the check at the time presented to You by the drawer. Prior to photographing the original check, You will endorse the back of the original check. Your endorsement must include the statement "For mobile deposit only to AAFCU," Your signature and the account number. Without this endorsement, your check deposit may be rejected. The scanned image of the check transmitted to Us must accurately and legibly provide, among other things, the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check. The image quality for the check will meet the standards for image quality established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

Limitations on Frequency and Dollar Amount: You understand and agree that You cannot exceed the limitations on dollar amounts of remote deposits that are set forth by Us.

Rejection of Deposit: Notwithstanding anything to the contrary, We reserve the right, within Our sole and absolute discretion, to accept or reject any item for remote deposit into Your Account. We are not liable for any service or late charges levied against You due to Our rejection of any item. In all cases, You are responsible for any loss or overdraft plus any applicable fees due to an item being returned.

Items Returned Unpaid: A written notice will be sent to You of transactions We are unable to process because of returned items. With respect to any item that You transmit to Us for remote deposit that We credit to Your Account, in the event such item is dishonored, You authorize Us to debit the amount of such item, along with any applicable fees, from the Account. Please refer to the Fee Schedule.

Unavailability of RDC Service: You understand and agree the RDC Service may at times be temporarily unavailable due to AAFCU system maintenance or technical difficulties including those of the Internet service provider. In the event the RDC Service is unavailable, You acknowledge that You can deposit an original check at Our branches, at an AAFCU owned ATM, at a CO-OP Shared Branch or ATM location, or by mailing the original check to Us at AAFCU, P.O. Box 62910, Colorado Springs, CO 80962. It is Your sole responsibility to verify that items deposited using the RDC Service have been received and approved for deposit by Us. However, We will provide notification of items that are rejected by the next business day following rejection.

Funds Availability: You understand and agree that, for purposes of deposits made using the RDC Service, the place of deposit is Colorado Springs, CO. With regard to the availability of deposits made

using the RDC Service, such funds will be available as set forth in the “Funds Availability Policy Disclosure” section of the Agreements and Disclosures, a copy of which You received when You opened Your membership, and which is also available online. To request a copy please contact the Credit Union at 719.593.8600 or 1.800.223.1983. We will place a hold on items deposited through the RDC Service based on Our Funds Availability Policy. The length of the hold is counted in business days from the day of the deposit. **Items transmitted by the Member and received by AAFCU or its subcontractors by 6:00 p.m. Mountain Time Monday through Friday, shall be credited to the Member’s applicable account on the same Business Day. Items received by AAFCU after 6:00 p.m. Mountain Time on any Business Day shall be credited to the Member’s applicable account on the next Business Day.**

Storage of Original Checks: You must securely store each original check for thirty days and agree to mark the item “Electronically Presented” on the back side of the check to ensure the check is not represented for payment. After such period expires, You will destroy the original check unless We advise You otherwise. You understand and agree that You are responsible for any loss caused by Your failure to secure the original checks.

Accountholder’s Warranties: You make the following warranties and representation with respect to each image of an original check You transmit to Us utilizing the RDC Service:

- a. Each image of check transmitted to Us is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.
- b. The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine and accurate.
- c. You will not deposit or otherwise endorse to a third party the original item. Further, no person will receive a transfer, presentment, return of, or otherwise be charged for, the item. There will be no double payments.
- d. Each check that You submit to Us for deposit will be directly payable to a person or named business on the Account.
- e. You have possession of each original check deposited using the RDC Service, and no party will submit the original check for payment.
- f. You will not use the RDC Service and/or Your accounts for any illegal activity or transactions.
- g. Files and images transmitted to Us will contain no viruses or any other disabling features that may have an adverse impact on Our network, data or related systems.

Accountholder’s Indemnification Obligation: You understand and agree that You are required to indemnify Us and hold Us harmless against any and all claims, actions, damages, liabilities, costs and expenses, including reasonable attorney’s fees and expenses arising from Your use of the RDC Service and/or breach of these Terms and Conditions. You understand and agree that this paragraph shall survive the termination of this Agreement.

In the case of a business, the business owner, authorized user, business employee, business successor, and/or business assignee will be jointly and severally liable to and will indemnify AAFCU for any and all damages, liabilities, costs, expenses (including attorneys’ fees) or other harm arising out of any violation thereof.

Password and Security: You agree not to give or make available Your Online or Mobile Banking Service password or other means to access Your account to any unauthorized individuals. You are responsible for all transactions You authorize using the Online or Mobile Banking Service. If You permit other persons to use Your Wireless Device and PIN or other means to access the Online or Mobile Banking

Service, You are responsible for any transactions they authorize. All transactions that any individual with Your voluntarily given log-in credentials performs, even those transactions You did not intend or want performed, are authorized transactions. If You believe that Your PIN, Wireless Device or other means to access Your account has been lost or stolen, or that someone may attempt to use the Online or Mobile Banking Service without Your consent, You must notify Us in accordance with the notification requirements set forth in Our Electronic Funds Transfer Disclosure as follows:

Tell Us at once if You believe Your Online or Mobile Banking password has been compromised or if someone has transferred or may transfer money from Your account without Your permission. The best way to minimize Your loss is to call Us immediately. The unauthorized use of Your Online or Mobile Banking Service could cause You to lose all of Your money in Your accounts, plus any amount available under Your overdraft protection options.

You will have no liability for unauthorized transactions if You notify Us within 60 days after the periodic statement showing the transaction has been mailed to You (or 90 days if the transaction was from an account maintained at another financial institution). If You do not, You may not get back any of the money You lost from any unauthorized transaction that occurs after the close of the 60-day period (or 90 day period if the transaction was from an account maintained at another financial institution), if We can show that We could have stopped the transaction if You had notified Us in time. If a good reason (such as a long trip or hospital stay) kept You from telling Us, We may extend the time periods.

If You believe Your Online or Mobile Banking password has been lost or stolen or that someone transferred or may transfer money from Your account without Your permission, notify Us by one of the following methods:

- Call Our Contact Center at 719.593.8600 or 800.223.1983
- Email Us at: Contactus@aafcu.com
- Write Us at: Air Academy Federal Credit Union, P.O. Box 62910, Colorado Springs, CO 80962

You agree to use a browser or mobile application that at a minimum provides a level of security equivalent to current encryption standards when accessing or using the Online and Mobile Banking Services. You agree to update your software and hardware as updates become available and to always use the newest software and hardware update when accessing the Online and Mobile Banking Services.

Non-Consumers agree that Our security procedures are commercially reasonable. Non-Consumers acknowledge that there may be other security procedures that are better or more state-of-the art than Our security procedures, but Our security procedures are reasonable for the non-consumer's particular situation. Non-Consumers agree to be bound by any electronic payment order that is accepted by Us in compliance with Our security procedures, whether or not the payment order was actually authorized by the business. Non-Consumers must report online fraud activity within 24 hours, otherwise failure to report within 24 hours will cause non-consumers to bear entire fraud loss.

Contact Information: You agree to notify Us immediately if You change Your email address, as this is the email address where We will send any correspondence and/or notices pertaining to the RDC Service. It is Your sole responsibility to ensure the contact information in Your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email address. We are not

responsible for any processing errors or fees incurred if You do not provide accurate contact information.

Change in Terms: We may change the Terms and Conditions for the RDC Service by notifying You of such change in writing and may amend, modify, add to, or delete from these Terms and Conditions from time to time. Your use of the RDC Service after receipt of notification of any change by Us constitutes Your acceptance of the change.

Termination of the RDC Service: You may, by written request, terminate the RDC Service provided for in these Terms and Conditions. We may terminate Your use of the RDC Service at any time without notice. In the event of termination of the RDC Service, You will remain liable for all transactions performed on Your Account.

Relationship to Other Disclosures: The information in these Terms and Conditions applies only to the RDC Service described herein. Provisions in the Agreement and Disclosures, as may be revised from time to time, remain effective for all other aspects of the Account.

Governing Law: You understand and agree that these Terms and Conditions and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with federal law or regulation, or to extent not covered by federal law or regulation, by the laws of the State of Colorado, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of Colorado.

Arbitration: Please refer to the Agreements and Disclosures for applicable arbitration provisions.

In Case of Errors: You agree to notify us immediately of any suspected errors regarding checks deposited through the RDC Service at 800.223.1983 or email us at Contactus@aafcu.com.

Periodic Statement: Any remote deposits made through the RDC Service will be reflected on Your periodic statement. You understand and agree that You are required to notify Us of any errors relating to images transmitted using the RDC Service by no later than 60 days after the applicable periodic statement is mailed or otherwise provided, after which such statement regarding all deposits made through the RDC Service shall be deemed to be correct. You are responsible for any errors that You fail to bring to Our attention within such time period.

Waiver: The failure of either party to seek a redress for violation, or to insist upon the strict performance, of any covenant, agreement, provision, or condition hereof, shall not constitute that waiver of the terms of any other covenant, agreement, provision, or condition, and each party shall have all remedies provided herein with respect to any subsequent act which would have originally constituted the violation hereunder.

Relationship: These Terms and Conditions do not create, and shall not be construed to create, any joint venture or partnership between the parties. No officer, employee, agent, servant, or independent contractor of either party shall at any time be deemed to be an employee, servant, agent, or contractor of the other party for any purpose whatsoever.

Force Majeure: You understand We shall not be responsible for liability, loss of damage of any kind resulting from delay in the performance or failure to perform Our responsibilities hereunder due to causes beyond Our reasonable control, including failures in communication or computer networks, natural disaster, war, etc.

Limitations of Warranties: AAFCU, ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AND OUR SERVICE PROVIDERS PROVIDE THIS SITE AND SERVICE AND RELATED DOCUMENTATION "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF THE SITE MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OUR CONTROL. AAFCU IS NOT RESPONSIBLE FOR ANY LOSS, INJURY OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, CAUSED BY THE MOBILE PROVIDER, ANY RELATED SOFTWARE, OR YOUR USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL MOBILE PHONE, SOFTWARE, OR OTHER EQUIPMENT. SOME STATES DO NOT ALLOW THE DISCLAIMER OR CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU. THIS PARAGRAPH GIVES YOU SPECIFIC LEGAL RIGHTS AND YOU MAY ALSO HAVE OTHER LEGAL RIGHTS THAT VARY FROM STATE TO STATE. IN SUCH STATES LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY LAW. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

Claims, Limitation of Liability, Indemnity: In consideration of the agreement by Us and Our Service Provider to act upon Your request to make a remote deposit using the RDC Service in the manner provided for in these Terms and Conditions:

- a. If any fees, fines or other sanctions, or damages or loss, are incurred or suffered by Us or Our Service Provider in connection with Your use of the service, You agree to indemnify, defend, and hold harmless Us and the Service Provider.
- b. The Service, information, data, features and all content on this website are offered and made available on an "as is," "as available," basis. In no event shall We or Our Service Provider be liable to You (and, if You are a non-consumer, Your company, employees, agents, third parties, associates, or partners), or to anyone else for any consequential, incidental, special, punitive, or indirect damages of any kind whatsoever, including without limitation those resulting from loss or impairment of use, data, or profits, that You or anyone else may incur relating to Your use or access to this site, or the use or access hereto by anyone else, even if We have been advised of the possibility of any such damages.
- c. You expressly waive any and all claims You may have or assert against Us or Our Service Provider relating directly or indirectly to accessing or using or reliance upon any such information or data by You or anyone else.
- d. You understand and agree that We are not responsible for any indirect, consequential, punitive, or special damages attributable to Your breach of these Terms and Conditions.
- e. The term "damages" as used herein includes, without limitation, any and all liability, loss, damage, injury, claim, founded or unfounded, expense, fee of any kind, including, attorneys' or accountants' fees.
- f. Note - if You are a consumer, the foregoing is limited to the extent that it may conflict with any non-waivable rights You may have under applicable law.**

THE FOREGOING SHALL CONSTITUTE YOUR EXCLUSIVE REMEDIES AND THE ENTIRE LIABILITY OF AAFCU AND ITS AFFILIATES AND SERVICE PROVIDERS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, FOR THE SERVICE AND THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE SERVICE MAY BE DELAYED, INTERRUPTED OR DISRUPTED PERIODICALLY FOR AN INDETERMINATE AMOUNT OF TIME DUE TO

CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING, BUT NOT LIMITED TO, ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICE, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS OR OTHER REASONS.

YOU AGREE THAT AAFUCU SHALL NOT BE LIABLE FOR ANY COSTS, FEES, LOSSES OR DAMAGES OF ANY KIND INCURRED AS A RESULT OF YOUR USE OF THIS SERVICE. IN NO EVENT SHALL AAFUCU BE RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXPENSES ARISING IN CONNECTION WITH YOUR USE OF THIS SERVICE.

IN CONSIDERATION OF THE AGREEMENT BY AAFUCU TO ACT UPON YOUR REQUEST TO MAKE A REMOTE DEPOSIT USING THE RDC SERVICE IN THE MANNER PROVIDED IN THIS AGREEMENT, YOU AGREE TO INDEMNIFY AND HOLD HARMLESS AAFUCU, ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS FROM ANY AND ALL CLAIMS, SUITS, JUDGMENTS, EXECUTIONS, LIABILITIES, LOSSES, DAMAGES, COSTS, AND EXPENSES, INCLUDING REASONABLE ATTORNEY'S FEES IN CONNECTION WITH OR ARISING OUT OF US ACTING UPON YOUR RDC SERVICE REQUEST INSTRUCTIONS PURSUANT TO THIS AGREEMENT.

In the case where a provision in another agreement We have with You conflicts with a provision in these Terms and Conditions, these Terms and Conditions will apply.

These Terms and Conditions will be interpreted according to their fair meaning and shall not be interpreted strictly against or for either party. These Terms of Conditions constitute the entire agreement with respect to the subject matter hereof and supersede all prior or contemporaneous communications and proposals, whether, electronic, oral or written, between You and Us.

Error Resolution Notice

In case of errors or questions about electronic transfers, call or write Us at the telephone number or address listed below as soon as You can if You believe Your periodic statement is incorrect, or if You need more information about a transaction listed on the periodic statement. We must hear from You no later than 60 days after We sent the first periodic statement on which the problem or error appeared.

- Tell Us Your name and account number
- Describe the error or the transfer 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 of the suspected error

If You tell Us orally, we may require You send Us Your complaint or question in writing within 10 business days.

We will determine if an error occurred within 10 business days (20 business days if the transfer involved a new account) after We hear from You and will correct the error promptly. If We need more time, however, We may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate Your complaint or question. If We decide to do this, We will credit Your account within 10 business days (20 business days if the transfer involved a new account) 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 put Your complaint or questions in writing and We do not receive it within 10 business days, We may not credit Your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of You already has an established account with Us before this account was opened.

We will tell You the results within three business days after completing Our investigations. If We decide that there was no error, We will send you a written explanation.

You may ask for copies of the documents that We used in Our investigation.

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