MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers the rights and responsibilities concerning your Accounts and the rights and responsibilities of the credit union providing this agreement (Credit Union). In this Agreement, the words "you" and "yours" mean anyone who signs an account card or account change card (Account Card). The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement and Account Card, the Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Funds Transfer Agreement and Disclosure, Privacy Notices and any Account Receipt accompanying this Agreement, and the Credit Union's Bylaws and policies, and any amendments to these documents from time to time which collectively govern your Membership and Accounts.

1. Membership Eligibility. To join the Credit Union you must meet the membership requirements including purchase and maintenance of the minimum required share(s) ("membership share") as set forth in the Credit Union's Bylaws. You authorize us to check your account, credit, and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

2. Individual Accounts. An individual account is an account owned by one member (individual, corporation, partnership, trust or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death and to any security interest or pledge granted by the account owner and subject to our statutory lien rights.

3. Joint Accounts. An account owned by two or more persons is a joint account.

a. Rights of Survivorship. Unless otherwise stated on the Account Card, a joint account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Joint Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, stop payment on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

c. Joint Account Owner Liability. If a deposited item in a joint account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of an owner or all funds in the joint account regardless of who contributed them.

4. POD/Trust Account Designations. A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to all and surviving POD or trust beneficiary/payee. 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 or the vesting of the beneficiary/payee's interest in 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.

5. Accounts for Minors. We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

6. Uniform Transfers/Gifts to Minors Account. A Uniform Transfers/Gifts to Minors Account (UTTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account, until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

7. Agency Designation on an Account. An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or Credit Union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

8. Deposit of Funds Requirements. Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements as set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

c. Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

d. Direct Deposits. We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by filling out a separate form. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. Upon a bankruptcy filing, unless you cancel the authorization, we will continue applying payments from direct deposits in accordance with your authorization on file with us.

e. Crediting of Deposits. Deposits made after the deposit cut-off time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

9. Account Access.

a. Authorized Signature. Your signature on the Account Card authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

b. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

c. Credit Union Examination. We may disregard information on any draft or check, other than the signature of the drawer, the amount and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. ACH & Wire Transfers. Except as amended by this Agreement, electronic funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for electronic funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order electronic funds transfers to or from your account. We will debit your account for the amount of an electronic funds transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. We will not provide you with next day notice of ACH, wire transfers and other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we are required by law to pay interest to you, you agree that the rate of interest shall be the lowest available nominal dividend or interest rate paid on accounts during the time interest payments are required. Payment orders we accept will be executed within a reasonable time of receipt. A payment order may not necessarily be executed on the date it is received. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments and if received after a cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order even if that person did not initiate the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you of any such security procedures and you agree that our security procedures are commercially reasonable.

11. Account Rates and Fees. We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure. We may change the Truth-in-Savings Disclosure at any time and will notify you as required by law.

12. Transaction Limitations.

a. Withdrawal Restrictions. We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Drafts or other transfer or payment orders which are drawn against insufficient funds may be subject to a service as charge set forth in the Truth-in-Savings Disclosure. If there are sufficient funds to cover some, but not all, of your withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

b. Transfer Limitations. We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Funds Transfer Agreement and Disclosure.

13. Certificate Accounts. Any time deposit, term share, share certificate, or certificate of deposit account allowed by state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure and Account Deposit Receipt for each account the terms of which are incorporated herein by reference.

14. Overdrafts.

a. Overdraft Liability. If, on any day, the funds in your share account are not sufficient to cover drafts, fees or other items posted to your account, we may pay or return the overdraft in accordance with our overdraft policy or an overdraft protection plan you have with us. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have funds to cover drafts, fees or other posted items. Whether the item is paid or returned, your account may be subject to a charge as set forth in the Truth-in-Savings Disclosure. Except as otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay a draft or impose a fee that would otherwise overdraw your account, you agree to pay the overdrawn amount in accordance with our overdraft policy.

b. Overdraft Protection Plan. If we have approved an overdraft protection plan for your account, we will honor drafts drawn on insufficient funds by transferring funds from another account under this Agreement or a loan account, as you have directed, or as required under the Credit Union's overdraft protection policy. The fee for overdraft transfers, if any, is set forth in the Truth-in-Savings Disclosure. This Agreement governs all transfers, except those governed by agreements for loan accounts.

15. Postdated and Staledated Drafts. You agree not to draw or issue any draft that is postdated. If you do draw or issue a draft that is payable on a future date, we shall have no liability if we pay it before its payment date. You agree not to deposit drafts, checks, or other items before they are properly payable. We are under no obligation to pay a draft/check drawn on your account that is presented more than six (6) months after the date it was written. If, however, the draft/check is paid, the Credit Union shall have no liability for such payment.

16. Stop Payment Orders.

a. Stop Payment Order Request. You may request a stop payment order on any draft drawn on your account. To be binding an order must be dated, signed, and describe the account and draft number and the exact amount. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received within a reasonable time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

b. Duration of Order. You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any joint account owner, payee, or indorsee in failing to stop payment of an item as a result of incorrect information provided by you.

Checks Presented for Payment In Person. We may refuse to accept any draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the draft and we shall have no liability for refusing payment. If we agree to pay a check that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check cashing fees are stated in the fee schedules.

17. Credit Union Liability. If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

18. Pledge/Statutory Lien. Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. Federal or state law, depending on whether we have a federal or state charter, gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by state or federal law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

Your pledge and our statutory lien rights will allow us to apply the funds in your account to what you owe when you are in default, except as limited by state or federal law. If we do not apply the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge does not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

19. Legal Process. If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

20. Account Information. Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

21. Notices.

a. Name or Address Changes. You are responsible for notifying us of any address or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all names and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee ($5.00 per occurrence) as set forth in the Truth-in-Savings Disclosure.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

22. Taxpayer Identification Numbers and Backup Withholding. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

23. Statements.

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by us or be payable through financial institutions and made available upon your request. You understand and agree that statements are made available to you on the date they are sent to you. You also understand and agree that drafts or copies thereof are made available to you on the date the statement is sent to you, even if the drafts do not accompany the statement.

b. Examination. You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions or other discrepancies reflected on your statement within a reasonable time of receiving your statement, we will not be responsible for your loss. In addition, we will not be responsible for any such items, payments transactions or other discrepancies reflected on your statement if you fail to notify us within thirty-three (33) days of the mailing date of the statement. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

c. Notice to Credit Union. You agree that the Credit Union's retention of drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

24. Inactive Accounts. If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Truth-in-Savings Disclosure during which we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee as set forth in the Truth-in-Savings Disclosure for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. Funds in your account(s) will become “unclaimed funds” under ORC Ch. 169 if, over a five (5) year period you do not: (1) increase, decrease, or adjust the amount of funds in your account(s); (2) assign or encumber your account(s); (3) receive payment of your account(s); (4) correspond with us about your account(s); (5) otherwise indicate an interest in your account(s); or (6) transact business with the Credit Union. Unclaimed funds will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

25. Special Account Instructions. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed account change form and accepted by us.

26. Termination of Account. We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any share drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any draft, withdrawal, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

27. Termination of Membership. You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all your accounts. A $5.00 Closed Main Account Fee will be imposed. You may be denied services for causing a loss to the Credit Union or you may be expelled for any reason as allowed by applicable law.

28. Death of Account Owner. We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

29. Severability. If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

30. Enforcement. You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

31. Governing Law. This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

32. Negative Information Notice. We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

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25874 D10051 (OH) Rev. 9/07

Placed in CCCU Directory June 2005

8500 Westport Drive, Mentor, OH 44060

MAC (STAR)
Master Money Debit Card
Electronic Services

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by Cardinal Community Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more savings and checking accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

1. EFT Services. If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

a. MAC (STAR). If approved, you may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, MAC, Cirrus Networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may use your Card to :

• Make deposits to your savings and checking accounts.
• Withdraw funds from your savings and checking accounts.
• Transfer funds from your savings and checking accounts.
• Obtain balance information for your savings and checking accounts.
• Make loan payments from your savings and checking accounts.
• Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at POS terminals that carry MAC, Cirrus network logo(s).

The following limitations on the frequency and amount of ATM transactions may apply:

• There is no limit on the number of cash withdrawals you may make in any one day.
• You may withdraw up to a maximum of $300.00 in any one day, if there are sufficient funds in your account
• There is no limit on the number of POS transactions you may make in any one day.
• You may purchase up to a maximum of $300.00 from POS terminals per day, if there are sufficient funds in your account.
• For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
• You may transfer up to the available balance in your accounts at the time of the transfer.
• See Section 2 for transfer limitations that may apply to these transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

b. Master Money Debit Card. You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card member security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts/programs or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, MAC, Cirrus Networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your Card to:

• Make deposits to your savings and checking accounts.

• Withdraw funds from your savings and checking accounts.
• Transfer funds from your savings and checking accounts.
• Obtain balance information for your savings and checking accounts.
• Make loan payments from your savings and checking accounts.
• Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept VISA and MasterCard.
• Order goods or services by mail or telephone from places that accept VISA and MasterCard.

The following limitations on the frequency and amount of Master Money Debit Card transactions may apply:

• There is no limit on the number of Master Money Debit Card purchases you make per day.
• You may purchase up to a maximum of $1,000.00 per day.
• There is no limit to the number of cash withdrawals you may make in any one day from an ATM machine.
• You may withdraw up to a maximum of $300.00 in any one day from an ATM machine, if there are sufficient funds in your account.
• There is no limit on the number of POS transactions you may make in any one day.
• You may purchase up to a maximum of $1,00.00 from POS terminals per day, if there are sufficient funds in your account
• For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
• You may transfer up to the available balance in your accounts at the time of the transfer.
• See Section 2 for transfer limitations that may apply to these transactions.

c. ART (Audio Response). If we approve the ART audio response access service for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time you may use the audio response access service to:

• Withdraw funds from your savings, checking and money market accounts.
• Transfer funds from your savings, checking and money market accounts.
• Obtain balance information for your savings, checking and money market accounts.
• Make loan payments from your savings, checking and money market accounts.
• Access your Signature Line-of-Credit, Home Equity Line-of-Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under the ART audio response service via a touch tone telephone only. ART service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

• There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
• See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds.

The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

d. Preauthorized EFTs.

• **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and checking account.
• See Section 2 for transfer limitations that may apply to these transactions.

• **Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

• **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

• **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

e. HFS Electronic/PC EFTs. If we approve the HFS electronic/PC access service for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time, you may use the HFS access service to:
• Withdraw funds from your savings, checking and money market accounts.
• Transfer funds from your savings, checking and money market accounts.
• Obtain balance information for your savings, checking and all accounts.
• Make loan payments from your savings, checking and money market accounts.
• Access your Signature Line-of-Credit, Home Equity Line-of-Credit account.

Your accounts can be accessed under the HFS electronic/PC access service via personal computer. HFS service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

• There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
• See Section 2 for transfer limitations that may apply to these transactions.

f. IPAY/Bill Payments. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.
We will withdraw the designated funds from your checking account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

• There is no limit on the number of bill payments per day.

g. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or share draft you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

2. Transfer Limitations.

For all accounts, no more than six (6) preauthorized, automatic, or telephone transfers and withdrawals may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

3. Conditions of EFT Services.

a. Ownership of Cards. Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions. MasterCard Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is either a government-mandated exchange rate or a wholesale exchange rate and is selected by MasterCard. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. This rate may differ from the rate applicable on the date the transaction occurred or was posted to your account.

A fee of up to 1% will be charged on all transactions completed outside of the United States, where the cardholder's country code differs from the merchant's country code. In addition, a fee of up to 1% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.

d. Security of Access Code. You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes

that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. Fees and Charges. There are certain fees and charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you as required by applicable law.
If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

a. MAC (STAR) Fees.

• $1.00 charge for ATM withdrawals at machines we do not own (nonproprietary) members with savings account only. $1.50 for members with checking account.
• Replacement card fee of $5.00 per card.
• Non-sufficient funds fee of $30.00.

b. Master Money Debit Card Fees.

• $1.00 charge for ATM withdrawals at machines we do not own (nonproprietary) members with savings account only. $1.50 for members with checking account.
• $1.00/$1.50 charge for all POS transactions with PIN.
• Replacement card fee of $5.00 per card.
• Non-sufficient funds fee of $30.00.

5. Member Liability. You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your Card and/or access code has been lost or stolen or if you believe someone has used your Card or access code or otherwise accessed your accounts without your permission, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).
You are not liable for an unauthorized MasterCard debit card transaction that was not conducted at an ATM if you can demonstrate that you exercised reasonable care in protecting your Card from loss or theft, you have not reported two or more incidents of unauthorized use in the past twelve (12) months, and your account is in good standing. Otherwise your liability for an unauthorized MasterCard debit card transaction that was not conducted at an ATM will be no more than $50. For all other EFT transactions involving access devices, including transactions conducted at ATMs, your liability for unauthorized transactions is determined as follows. If you tell us within two (2) business days, you can lose no more than $50 if someone used your Card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or code, and we can prove that we could have stopped someone from using your Card or code without your permission if you had told us, you could lose as much as $1,000.00.
Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(440) 266-2200
Fax: (440) 266-2299

or write to:

Cardinal Community Credit Union
8500 Westport Drive
Mentor, OH 44060

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. Right to Receive Documentation.

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions, preauthorized EFTs, electronic/PC transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant.

7. Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make:• As necessary to complete transfers;
• To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
• If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
• To comply with government agency or court orders; or
• If you give us your written permission.

8. Business Days. Our business days are Monday through Friday, excluding holidays.

9. Credit Union Liability for Failure to Make Transfers.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

• If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
• If you used your Card or access code in an incorrect manner.
• If the ATM where you are making the transfer does not have enough cash.
• If the ATM was not working properly and you knew about the problem when you started the transaction.
• If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
• If the money in your account is subject to legal process or other claim.
• If funds in your account are pledged as collateral or frozen because of a delinquent loan.
• If the error was caused by a system of any participating ATM network.
• If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
• If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
• If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
• Any other exceptions as established by the Credit Union.

10. Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.
The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Deposit Facilities.

• Be aware of your surroundings, particularly at night.
• Consider having someone accompany you when the ATM or night deposit facility is used after dark.
• If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
• Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
• If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your Card or deposit envelope, and leave.
• If you are followed after making a transaction, go to the nearest public area where people are located.
• Do not write your personal identification number or code on your ATM Card.
• Report all crimes to law enforcement officials immediately.

11. Billing Errors. In case of errors or questions about electronic funds transfers from your savings and checking accounts, or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice

to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at:

(440) 266-2200
Fax: (440) 266-2299

or write to:

Cardinal Community Credit Union
8500 Westport Drive
Mentor, OH 44060

• Tell us your name and account number.
• Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made 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 that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days 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 question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of completing our investigation. 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.

* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

** If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

12. Termination of EFT Services. You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the
Credit Union terminates this Agreement; the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

13. Governing Law. This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Ohio and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. Enforcement. You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

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Cardinal COMMUNITY Credit Union
8500 Westport Dr.
Mentor, OH 44060-4124

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
08/12/2008

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings Accounts	/	Monthly	Monthly	Monthly (calendar)	$5.00	See Section 5	$100.00	Daily Balance	Account transfer limitations apply.
Money Market Accounts	/ / /	Monthly	Monthly	Monthly (calendar)	$2,500.00	---	$2,500.00	Daily Balance	Account transfer limitations apply.
Jumbo Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	$15,000.00	---	$15,000.00	Daily Balance	Account transfer limitations apply.
Platinum Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	$25,000.00	---	$25,000.00	Daily Balance	Account transfer limitations apply.
IRA Accounts	/	Monthly	Monthly	Monthly (calendar)	$100.00	---	$100.00	Daily Balance	Account transfer limitations apply.
Club Accounts	/	Monthly	Monthly	Monthly (calendar)	$5.00	---	$100.00	Daily Balance	Account transfer limitations apply.
Classic Checking Accounts	/	---	---	---	$50.00	See Section 5	---	---	---
Premier Money Market Checking Accounts $1,000.00-$9,999.99 $10,000.00-$24,999.99 $25,000.00-$49,999.99 $50,000.00 or greater	 / / / /	Monthly	Monthly	Monthly (calendar)	$1,000.00	See Section 5	 $1,000.00 $10,000.00 $25,000.00 $50,000.00	Daily Balance	---
Smart Start Checking Accounts $0.00-$499.99 $500.00-$2,499.99 $2,500.00-$4,999.99 $5,000.00 or greater	 / / / /	Monthly	Monthly	Monthly (calendar)	$50.00	See Section 5	 $0.00 $500.00 $2,500.00 $5,000.00	Daily Balance	---
Second Chance Checking Accounts	/	---	---	---	$50.00	---	---	---	Account limitations apply.
ECO Checking Requirements met (see Section 1)* Requirements not met (see Section 1)*	 / / **N/A**	Monthly	Monthly	Monthly (calendar)	$50.00	See Section 1	$0 - $15,000.00 $15,000.00 & up	Daily Balance	---

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ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Money Market, Jumbo Money Market, Platinum Money Market, IRA and Club accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Premier Money Market Checking and Smart Start Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Premier Money Market Checking account is a Tiered Rate account. If your Daily Balance is from $1,000.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $25,000.00 to $49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Smart Start Checking account is a Tiered Rate account. If your Daily Balance is from $500.00 to $2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $2,500.00 to $4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $5,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. *The ECO Checking account is a Tiered Rate account. If your Daily Balance is $15,000.00 or below and you meet all of the following minimum service requirements during the statement cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply for the dividend period: 1) you have a total of $500.00 in direct deposits to your ECO Checking account per month; 2) you complete a minimum of 12signature based debit card purchases per month; 3) you receive your monthly statement electronically; 4) you utilize Home Financial Services (HFS); and 5) you utilize Bill Payment (IPAY).

NOTE: Your 12 signature based debit card transactions must post in the same statement month to count toward the 12 transactions required each month. When a debit transaction posts is dependent on the individual merchant. Transactions made near the end of the month may not post in the same month.) If your balance is greater than $15,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply for the dividend period. Each Dividend Rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during the month, dividends will not be paid and your ECO Checking account will be subject to a fee as disclosed in the Fee Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Fee Schedule. For Savings accounts, you must have a minimum balance of $500.00 in your combined share accounts as of the last day of the calendar month; must have an active checking or loan account; or must be under the age of 25. If you do not meet one of these requirements, you will be charged a fee as disclosed in the Fee Schedule. For Premier Money Market Checking accounts, you must maintain a minimum average daily balance of $1,000.00 in your checking account or a minimum average daily balance of $25,000 in your combined share and loan accounts for the calendar month. If you do not meet one of these requirements, you will be charged a fee as disclosed in the Fee Schedule. For Classic Checking and Smart Start Checking accounts, you must maintain a minimum average daily balance of $500.00 in your combined share accounts or a minimum average daily balance of $15,000.00 in your combined share and loan accounts for the calendar month. If you do not meet one of these requirements, you will be charged a fee as disclosed in the Fee Schedule. However, for Smart Start Checking accounts, the fee will be waived if you are under the age of 25. For Savings, Money Market, Jumbo Money Market, Platinum Money Market, IRA, Club, Premier Money Market Checking and Smart Start Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Savings, Money Market, Jumbo Money Market, Platinum Money Market, IRA, and Club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Second Chance Checking accounts, direct deposit is required. For Classic Checking, Premier Money Market Checking, Smart Start Checking and Basic Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.
For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

FEE SCHEDULE

Account Fees

- Savings Low Balance Account Fee..... Fee waived if savings total aggregate deposit balance is greater than $500, member is less than 25 years of age, active checking account or active loan account. $2.50/Monthly
- Return Mail..... $ 5.00/Per occurrence
- Money Order..... $ 5.00/Free with Premier Money Market Checking
- Certified Check (Not payable to member)..... $ 5.00/Free with Premier Money Market Checking
- Money Market Account Withdrawal Fee..... (3) Free per month $ 5.00
- Closed Main Account Fee..... $ 5.00 - waived if under age 25
- Member Check Cashing Fee (With Checking)..... There is no check cashing fee for members with aggregate deposit balance of $100, Loan balance GT $500 or under age 21. Otherwise, $5.00/Check
- Member Check Cashing Fee (Without Checking)..... There is no check cashing fee for members with aggregate deposit balance of $250, Loan balance GT $1,000 or under age 21. Otherwise $10.00/Check
- Check Cashing Fee - Non Member ..... $10.00/per item
- Foreign Check Processing Fee..... $20.00 Plus pass through fees
- Home Financial Services (HFS).. $ 0.00
- Bill Payment (IPAY) (First 2 months free)..... Free with Premier Money Market Checking. 20 Free transactions per month with Classic Checking. 10 Free transactions with Smart Start and Second Chance Checking. $0.50 per transaction thereafter. $5.50/Month for Basic Checking
- Travelers Checks Fees..... 1% of total
- Holiday Club Early Withdrawal... $ 5.00/occurrence
- Fee\Garnishment/Levy Fee..... $50.00
- Account Balance/Research Fee.. $25.00/per hour
- Wire Transfer (Outgoing) Domestic..... $20.00/Free with Premier Money Market Checking
  International..... $50.00
  Recall/Tracer..... $20.00

ATM/Debit Fees

- Cardinal CU ATMs..... Free
- Surcharge-free-all Alliance One, MoneyPass and AllPoint ATM's..... Free
- Non Cardinal ATM or PIN POS Transactions with Checking..... 20 Free transactions per month with Premier Money Market Checking. 10 Free transactions per month with Classic Checking, 5 Free transactions with Smart Start Checking and Second Chance Checking accounts $1.50/transaction thereafter at all Non-Cardinal ATM's
- Basic Checking..... $ 1.00/Each
- ATM/Debit Card Replacement..... $ 5.00
- Foreign Transaction Fee..... 1% of transaction
- ATM/Debit Chargeback Documentation..... $15.00/transaction

Share Draft Fees

- Classic Checking Monthly Maintenance..... There is no monthly maintenance fee with Classic Checking when you have an average daily total deposit balance of $500 or a total relationship balance of $15,000. $ 6.95/Monthly
- Premier Money Market Checking Monthly Maintenance..... There is no monthly maintenance fee with Premier Money Market Checking when you have an average daily checking balance of $1,000 or a total relationship balance of $25,000 $ 8.95/Monthly
- Second Chance Checking Monthly Maintenance Fee..... $ 8.95
- Smart Start Checking Monthly Maintenance Fee..... There is no monthly maintenance fee with Smart Start Checking when you are under the age of 25 or if you have an average daily total deposit balance of $500 or a total relationship balance of $15,000 $6.95/Monthly
- Basic Checking..... There is no maintenance fee. Monthly Direct Deposit or Payroll deductions required
- ECO Checking Monthly Service Fee.... If you do not meet the minimum qualification requirements set forth in Section 1 (Rate Information) for 3 consecutive months, a $6.95 monthly maintenance fee will be charged
- Overdraft Protection (MEA)..... $30.00/Item
- Extended Overdraft Protection (MEA)..... $ 5.00/per week beyond 30 day grace period.
- NSF Fee (per item)..... $30.00/Item
- ACH NSF Return Fee..... $30.00/Item
- Debit/ATM NSF Fee..... $30.00/Item
- Stop Payment Fee..... $30.00 (Stop Payment series is $30 first item, $ 3.00 thereafter)
- Deposited Item Return Fee..... $30.00/Item
- Statement or Check Copy..... $ 5.00/1st page, 1.00 each thereafter
- Overdraft Transfer - Savings..... $ 5.00/Item

Share Value

- Par Value of One Share..... $ 5.00

The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

By Members' Choice
ASI
Accounts in this credit union are insured to $250,000 by American Share Insurance (ASI).
THIS INSTITUTION IS NOT FEDERALLY INSURED.
MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Cardinal COMMUNITY Credit Union
8500 Westport Dr.
Mentor, OH 44060-4124

FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Cardinal Community Credit Union. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. General Policy. Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive 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 before 5:00 p.m. 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 5:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first $200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, 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 by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. 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.

4. 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 day.
-You deposit 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 seventh business day after the day of your deposit.

5. Special Rules for New Accounts. If you are a new member, the following special rules will apply during the first thirty (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 the first $5,000.00 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, 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 eleventh 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 eleventh business day after the day of your deposit.

6. 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 fifth 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.

7. Foreign Checks. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks 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 upon which it is drawn.

8. Daily cash limit per member is $3,000.00.

LOANLINER.
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IMPORTANT INFORMATION AFFECTING YOUR ACCOUNTS

Regulation D, Reserve Requirements of Depository Institutions, is a federal regulation that requires financial institutions to restrict third party transfers from certain accounts and limit access, for the purpose of withdrawal or transfer to third parties, for deposit accounts. (Transfers from your savings to make your loan payment are not affected.) The accounts affected by Regulation D include Savings Accounts, Money Market Accounts and Time Deposits (Certificates and IRA's). Transfers and withdrawals on these accounts are limited to six per month.

If a person exceeds the six transfers/withdrawals per month with affected accounts, the credit union is forced by the regulation to either close the account or place the funds into a "transaction" account.

Here is a guide to determine if a transaction is affected by Regulation D:

Type of Transaction	Reg. D Affected	Not Reg. D Affected
Automatic payment or transfer **not within CU**	X	
Electronic payment or transfer or withdrawal	X	
Telephone transfer or withdrawal	X	
In-Person at the CU		X
By mail transactions		X
Night Drop Transactions (with deposit slip)		X
ATM Machine		X
Loan Payment to CU		X

Revised 6/21/2011

Cardinal COMMUNITY Credit Union
www.CardinalCU.com

MEA Overdraft Advance Agreement & Disclosure Rev 05/10

Cardinal Community Credit Union's MEA Overdraft Advance Program is a service offered to our members on their personal checking account. Cardinal Community Credit Union may honor overdrafts, subject to certain conditions and limitations, as set forth by this policy. Cardinal Community Credit Union may subtract an overdraft fee of $30.00 for each overdraft honored upon first time presentment.

All members may be eligible for the MEA Overdraft Advance Program, as long as their account remains in good standing, defined as making regular deposits and bringing their account to a positive balance, at least once every 30 calendar days. New accounts will be eligible for a $100.00 maximum of overdraft protection, including fees for the first 90 calendar days. If after 90 calendar days the checking account remains in good standing, the amount will increase to $750.00 maximum of overdraft protection, including fees. Members with Smart Start Checking, Second Chance Checking and Minor Checking accounts will have a $250 maximum of overdraft protection.

All existing checking accounts that have been opened for a minimum of 90 calendar days may automatically be eligible for the MEA Overdraft Advance Program. Accounts are subject to a maximum overdraft limit, including overdraft fees of $750.00, unless otherwise approved for a higher limit. There is a $5.00 per week fee for negative balances beyond the 30-day grace period. Primary and/or joint owners may request and/or remove their account(s) from the MEA Overdraft Advance Program at any time by completing this form. Primary and all other account owners shall be jointly and completely responsible for the overdraft, including the overdraft fee.

The MEA Overdraft Advance Program is a non-contractual agreement between Cardinal Community Credit Union and its members. Cardinal Community Credit Union has the right to discontinue the program or withdraw any checking account from the program based on poor performance of the account or failure to cover the overdrafts. Cardinal Community Credit Union also has the right to limit participation to one account per household. Cardinal Community Credit Union has the option to either honor the overdraft for a fee of $30.00 or return the overdraft for insufficient funds, for a fee of $30.00, even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft fees. There will be no late charges or other fees other than the overdraft charge. Cardinal Community Credit Union will notify the member by mail of any overdraft honored or returned; however we have no obligation to notify you before we honor or return an item.

The following will be covered under MEA Overdraft Advance Program*****:

- Checks Cashed at Credit Union
- Service or Check Charges
- Loan Payments by ACH or Check (Not by Automatic Transfer)
- ATM and Debit Card PIN and POS Transactions*****⟶ ⟶ ⟶
- Pre-Authorized Debits
- Checks Issued to a Third Party
- Items Due to Uncollected Funds

***ATM withdrawals and one-time debit card transactions at a merchant are only covered by MEA if you specifically opt-in for this service.**

_____☐ Opt-In to ATM and One-Time Debit transactions.

_____☐ Opt-Out of ATM and one-Time Debit transactions.

Automatic transfers from a Cardinal checking account to a Cardinal loan are <u>not</u> covered by the MEA Overdraft Advance Program. If a member has a loan with Cardinal and it becomes delinquent (no payment within grace period) MEA Overdraft Advance will deny overdraft protection, until a payment is made. If the loan is delinquent <u>more</u> than 30 days, the member will have to request to have MEA Overdraft Advance re-activated after the loan payment is paid in full. Overdraft items will be posted by dollar amounts from low to high in accordance with Cardinal Community Credit Union's existing checking account procedures. Members that currently have Overdraft Protection on a Share Savings Account may choose to maintain that overdraft protection, along with MEA Overdraft Protection <u>or</u> opt out of either overdraft protection of their choosing by completing this form. Per Regulation D, up to six (6) automatic transfers per month, from a Share Savings Account will be honored before posting an item to the MEA Overdraft Advance Program, if the funds are available. It is Cardinal Community Credit Union's policy to provide members with every opportunity for repayment.

<u>Member: Please initial in front of checked box(es) and sign & date at the bottom</u>.

_____ ☐ I have reviewed the MEA Overdraft Advance Agreement and hereby consent to the terms and conditions and **<u>CONSENT</u>** to having this service as an added benefit on this account.

_____ ☐ I have reviewed the MEA Overdraft Advance Agreement and **<u>DECLINE</u>** to have this service as an added benefit on this account.

_____ _____

Signature Date

_____ _____

Signature Date

American Share Insurance (ASI)

American Share Insurance, (ASI), is an Ohio-based share guaranty corporation that insures consumer savings (share accounts) on deposit with state-chartered credit unions in selected states. Currently, more than one million credit union members across America rely on ASI to protect their life savings. ASI insures credit unions...and only credit unions!

Founded in 1974 by credit union activists, ASI is the nation's largest private deposit insurer for credit unions and has operated in a safe and sound manner since its incorporation. In its 34 years of operation no member of an ASI-insured credit union has ever lost money in an ASI-insured account.

ASI insures **each** account of an individual credit union member **up to $250,000** without limitation to the number of accounts one member may have.

The corporation is licensed by the Ohio Department of Insurance and dual regulated by the Ohio Department of Insurance and Ohio Department of Commerce. Further, regulatory examiners from each state in which ASI operates are invited to participate in Ohio's annual examination of the corporation. ASI has always been, and continues to be, in good standing with regulators in all states of operation. Annually, ASI's financial statements are audited by a nationally recognized "Big 4" CPA firm and its loss reserves are certified by internationally recognized actuaries.

If you have any questions concerning your credit union's primary share insurance coverage, please visit www.americanshare.com, or call 800.521.6342. You can also submit your questions via e-mail at mail@americanshare.com.

7/23/08

Cardinal
COMMUNITY
Credit Union
www.CardinalCU.com

Member savings in this credit union are insured up to $250,000 per account.

This unparalleled level of protection is possible because of our affiliation with American Share Insurance (ASI), the nation's largest private deposit insurer.

Your board of directors and membership have elected to have depository accounts in this credit union protected by ASI for several reasons.

Why We Are ASI Insured

First, ASI is a non-federal insurer, owned by credit unions. It maintains a unique perspective by working as a partner with the credit union to assure that the best interests of you, the member, are protected. Through ASI's monitoring system, annual review process and business approach, we are able to structure the proper programs to meet the needs of our membership while operating within the confines of safety and soundness.

To qualify for ASI insurance, we are required to meet strict underwriting standards and submit full financial statements and other relevant information regularly.

Credit Union Owned

Additionally, we are subjected to monitoring and field audits by American Share Insurance. Any variation from required standards becomes the focus of ASI's efforts to restore sound policies and operations.

ASI is a multi-state insurer, headquartered in Dublin, Ohio, and is regulated by both the Ohio Department of Insurance and Commerce. The company has operated since 1974.

Annually, the corporation subjects itself to an audit by a national accounting firm and a statutory examination by the Ohio Division of Financial Institutions. ASI has consistently satisfied the standards of the Division and Ohio statute. In addition, ASI's reserves are annually evaluated by an independent actuary.

ASI's outstanding historical performance is illustrated by its exceptionally high ratio of insurance fund equity to member savings, and its track record with respect to insuring losses. No member has ever lost a cent in an ASI-insured credit union and its annual average losses are the lowest of any broad-based deposit insurance fund in the nation.

ASI Insured Accounts

Because of ASI's monitoring and review processes, geographical diversification and the quality of the institutions it insures, members' accounts are protected up to $250,000. ASI insures accounts, not individuals. Each account you have with the credit union is insured to this exceptional level of coverage. You may, for example, have a savings, checking and certificate of deposit with the credit union and each would be insured to $250,000. The information in this brochure is designed to help you understand the safety and soundness factors unique to the ASI program of insurance.