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MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your 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," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union's bylaws and policies, and any amendments to these documents from time to time that 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 (1) 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 - A joint account is an account owned by two (2) or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one (1) 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 or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items 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 in order to act.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint 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 the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

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, is payable to all surviving POD or trust beneficiaries/payees. Upon the death of the last account owner, if there is more than one (1) surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship. 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 nor 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 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 the change is authorized in writing by all account owners.

6. UNIFORM TRANSFERS/GIFTS TO MINORS ACCOUNT - A Uniform Transfers/Gifts to Minors Account (UTMA/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 authorized 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 withdrawals.

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.

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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 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 (1) 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 (2) 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 check or draft within 1½ inches of 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 financial institution extra time beyond any midnight deadline limits.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," and "not valid over $500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. 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.

e. 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 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. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on holidays or days other than 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, or authentication and approval of your account, 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 check or 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 information, 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 check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount, and any magnetic encoding. You agree that 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. FUND TRANSFERS - Except as amended by this Agreement, electronic fund 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 an electronic fund transfer by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order an electronic fund transfer to or from your account. We will debit your account for the amount of the electronic fund 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 transfers, 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 fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cutoff times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. If a request for a fund transfer, payment order, cancellation, or amendment is received after a cutoff time, it may be treated as having been received on the next fund transfer business day. Information about any cutoff times is available upon request. From time to time, we may need to suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law, and this action may affect settlement or availability of the transaction. 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 any request to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request that we accept to amend or cancel a payment order

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 fund transfer transactions. We will notify you of any such security procedures. Unless we permit you to establish a different security procedure, you agree that the security procedures contained in the Credit Union's policies, of which we have notified you, are commercially reasonable verification of payment orders and other electronic fund transfers. If we permit you to establish a different security procedure, you agree that procedure is a commercially reasonable method of verifying electronic funds transfers. If we conduct a remittance transfer(s) on your behalf acting as a remittance transfer provider, such transactions will be governed by 12 C.F.R. part 1005, subpart B-Requirements for remittance transfers. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS -

a. Withdrawal Restrictions. We will pay checks or drafts, permit withdrawals, and make transfers from available funds in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers from your account from insufficient available funds if you have established an overdraft protection plan or, if you do not have such a plan with us, in accordance with our overdraft payment policy.

We may refuse to allow a withdrawal in some situations and will advise you accordingly if: (1) there is 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) to 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 Fund Transfers 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 the Account Receipt for each account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS -

a. Payment of Overdrafts. If, on any day, the available funds in your share or deposit account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available 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 sufficient available funds in order to pay an item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us, or if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. Order of Payments. Checks, drafts, transactions, and other items may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft, or item, and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items, and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS - You agree not to issue any check or draft that is payable on a future date (postdated). If you do issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

16. STOP PAYMENT ORDERS -

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must be in writing, dated and signed, and must accurately describe the check or draft, including the exact account number, the check or draft number, and the exact amount of the check or draft. This exact information is necessary for the Credit Union's computer to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

b. Duration of Order. Oral stop payment orders for check or drafts will lapse within 14 calendar days unless confirmed in writing within that time. Written stop payment orders for checks or drafts are effective for six (6) months and may be renewed for additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period during which the stop payment order is effective. We are not required 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 or Schedule of Fees and Charges. 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 endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

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 nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution 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 Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

19. REMOTELY CREATED CHECKS OR DRAFTS - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through on-line communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. 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(s) 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 upon 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 federal or state 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(s) to what you owe when you are in default, except as limited by federal or state 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 do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state 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.

21. 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, as permitted by law. 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.

22. 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.

23. NOTICES -

a. Name or Address Changes. You are responsible for notifying us of any name or address 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 name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you of any change in terms, rates, or fees as required by law. We reserve the right to waive any terms of 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.

d. Electronic Notices. If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

24. TAXPAYER IDENTIFICATION NUMBER 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.

25. 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 (1) statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be 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 checks, drafts, or copies thereof are made available to you on the date the statement is sent to you, even if the checks or 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 33 days of the date we sent the statement to you, we will not be responsible for your loss. 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 checks or 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 14 days of the time you regularly receive a statement.

26. 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 or Schedule of Fees and Charges, 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 or Schedule of Fees and Charges, 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. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts 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.

27. 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. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. 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 checks or 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 check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share(s), if any, and closing all your accounts. 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.

30. DEATH OF ACCOUNT OWNER - We may continue to honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Once we know of a member's death, we may pay checks or 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 checks, 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.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

32. 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.

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, 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 postjudgment collection actions.

34. 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.

35. 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.

IH CREDIT UNION
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Springfield OH 45502
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FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at IH 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. at a staffed facility or before 2:00 p.m. at an ATM that we own or operate 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 our cutoff hour 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 that 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 (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the 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 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, traveler's, 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 ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth 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.

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IH CREDIT UNION
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ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by IH Credit Union ("Credit Union"). In this Agreement, the words "you," "your," 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 (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT 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. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

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

a. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union, STAR, PLUS®, CU24, ACCEL/Exchange, Alliance ONE, and Co-Op networks, and such other machines or facilities as the Credit Union may designate. For ATM 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 ATM 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.

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 point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at POS terminals that carry STAR, PLUS®, CU24, ACCEL/Exchange, Alliance ONE, and Co-Op network logo(s).

The following limitations on ATM Card transactions may apply:

- There is no limit on the number of cash withdrawals you may make in any one (1) day.
- You may withdraw up to a maximum of $510.00 in any one (1) 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 (1) day.
- You may purchase up to a maximum of $2,500.00 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. Visa Check Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number 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. For ATM and one-time debit card 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.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, 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

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use your card and personal identification number (PIN) in ATMs of the Credit Union, STAR, PLUS®, CU24, ACCEL/Exchange, Alliance ONE, and Co-Op networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa STAR, PLUS®, CU24, ACCEL/Exchange, Alliance ONE, and Co-Op networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

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 point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services by mail or telephone from places that accept Visa.

The following limitations on Visa Check Card transactions may apply:

- There is no limit on the number of Visa Check Card purchases you make per day.
- You may purchase up to a maximum of $2,000.00 per day.
- You may withdraw up to a maximum of $510.00 in any one (1) 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 (1) day.
- You may purchase up to a maximum of $2,500.00 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.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. Anytime Info-Line. If we approve Anytime Info-Line for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Anytime Info-Line 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, loan, money market, and certificate accounts.
- Make loan payments from your savings, checking, and money market accounts.
- 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 Anytime Info-Line via a touch-tone telephone only. Anytime Info-Line service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Anytime Info-Line transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) 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.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings and/or checking account.
- **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 electronic fund transfers out of your account(s) for money you owe others, you may stop payment on 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 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **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. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or 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 fund 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.

f. Virtual Branch. If Virtual Branch is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Virtual Branch 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, loan, money market, and club accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.

Your accounts can be accessed under Virtual Branch via personal computer. Virtual Branch will be available for your convenience 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.

The following limitations on Virtual Branch transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

g. Mobile Money. If Mobile Money is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Mobile Money to:

- 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.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Mobile Money via mobile device or other approved access device(s). Mobile Money will be available for your convenience 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. 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.

The following limitations on Mobile Money transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

h. Pay-IT. 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 cutoff 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 schedule 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.

The following limitations on Pay-IT transactions may apply:

- There is no limit on the number of bill payments per day.
- The maximum amount of bill payments each day is $9,999.99, if there are sufficient funds in your account.

2. TRANSFER LIMITATIONS — For all savings, club, money market, and Youth Savings 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.

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.
Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access 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 is hereby authorized by every other joint account owner, 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 EFT services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes 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 international, 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 funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

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.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, 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). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than $50.00 if someone used your card or access 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 access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 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 or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

(937) 390-1800
(800) 576-4428

or write to:

IH Credit Union
5000 Urbana Road
Springfield, OH 45502
Fax: (937) 390-6400

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, online/PC transactions, mobile access device 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 can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (937) 390-1800 or (800) 576-4428. This does not apply to transactions occurring outside the United States.

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 Disclosure, 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, online/PC, or mobile banking 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 the appropriate 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 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 ATMs 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.
- Close the entry door of any ATM facility equipped with a door.
- 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. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- 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 (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund 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 60 days after we sent the FIRST statement on which the problem appears. Call us at:

(937) 390-1800
(800) 576-4428

or write to:

IH Credit Union
5000 Urbana Road
Springfield, OH 45502
Fax: (937) 390-6400

- 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 determine whether an error has occurred 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 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 after 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 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

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

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

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 electronic transactions 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 losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, 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 postjudgment collection actions.

IH CREDIT UNION

Rev. 4/15

FACTS

WHAT DOES IH CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and account balances - account transactions and checking account information - income and payment history When you are *no longer* our member, we continue to share your information as described in this notice.

How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons IH Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IH Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (937) 390-1800 or go to www.ihcreditunion.com

What we do	
How does IH Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does IH Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or pay your bills - use your credit or debit card or apply for financing - provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *IH Credit Union has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *IH Credit Union does not share with our nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *Our joint marketing partners include loan recapture programs, financial advisors, and insurance.*

Other important information

FEE SCHEDULE

Effective September 11, 2017

ACCOUNT FEES

Savings Minimum Balance Fee, per month (No fee if $100 is maintained in account or if member has IHCU loan)	$3.00
Step Up Business Plus Checking Fee, per month (No fee if $5000 minimum balance maintained in account)	$10.00

ATM /DEBIT FEES

Plus ATM Transactions, per item	$1.50
ATM/Debit Card Replacement Fee	$10.00
Point-of-Sale Transactions	FREE
Deposits	FREE
Change PIN	FREE

ACCOUNT SERVICE FEES

Account Reconciliation/Research, per hour	$20.00
Attachment/Garnishment Fee, per item	$100.00
Christmas Club Early Withdrawal Fee	$10.00
Copy of Check, per item	$3.00
Copy of Check on Online Banking	FREE
Copy of Statement, per page	$1.00
Deposit Item Returned, per item	$10.00
Dormant Account Fee, per month (Applies to accounts with no activity for 6 months)	$5.00
Early Closing Fee (If closed within 6 months of opening)	$25.00
Legal Handling Fee, per item	$100.00
Overdraft Transfer from savings, per transfer	$5.00
Paid Overdraft, per item	$30.00
Returned ACH (NSF), per item	$30.00
Returned Checks (NSF), per item	$30.00
Returned Mail Fee, per item	$5.00
Stop Payment Fee, per request (One-time fee for lost/stolen checkbook)	$30.00
Sustained Overdraft Fee, per day (For 15 days max., after 30 consecutive days overdrawn)	$5.00
Verification of Deposit, per item	$5.00

MISCELLANEOUS FEES

Cashier's/Certified Check, per check	$5.00
Check Cashing, per check (Non-member fee for cashing IHCU checks)	$5.00
Coin Machine Fee, non-members (Free to members)	5% of total
Fax, per fax	$5.00
Notary Public Service for members	FREE
Photocopy, per page	$.50
Prepaid Gift Cards, per card	$3.00
Shared Branching (Transactions and Inquiries)	FREE
Wire Transfer Fee, per transfer (Outgoing or incoming)	$20.00

IH Credit Union, 5000 Urbana Rd., Springfield, Ohio 45502-9539
(937) 390-1800 or (800) 576-4428
www.ihcreditunion.com

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

ESI Additional coverage up to $250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

ih CREDIT UNION
5000 Urbana Rd
Springfield OH 45502
1-(800) 576-4428
www.ihcreditunion.com

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: April 27, 2018

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 (APY)	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 to Calculate Dividends	
Savings $100.00 to $9,999.99 $10,000.00 to $49,999.99 $50,000.00 or greater	 .04% / .04% .04% / .04% .04% / .04%	Daily	Monthly	Monthly (Calendar)	$5.00	$100.00	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings $2.00 to $9,999.99 $10,000.00 to $49,999.99 $50,000.00 or greater	 .04% / .04% .04% / .04% .04% / .04%	Daily	Monthly	Monthly (Calendar)	$5.00	N/A	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club Savings $2.00 to $9,999.99 $10,000.00 to $49,999.99 $50,000.00 or greater	 .04% / .04% .04% / .04% .04% / .04%	Daily	Monthly	Monthly (Calendar	$2.00	N/A	$2.00	Daily Balance	Account withdrawal limitations apply.
Individual Retirement (IRA) Savings	.28% / .28%	Daily	Monthly	Monthly (Calendar)	N/A	N/A	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings $1,000.00 to $9,999.99 $10,000.00 to $24,999.99 $25,000.00 to $49,000.00 $50,000.00 or greater	 .15% / .15 .17 / .17 .20 / .20 .25 / .25	Daily	Monthly	Monthly (Calendar)	$1,000.00	N/A	$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Free Checking	N/A / N/A	N/A	N/A	N/A	$25.00	N/A	N/A	N/A	Account limitations apply.
Classic Checking $500.00 to $2,499.99 $5,000.00 to $9,999.99 $10,000.00 or greater	 .04% / .04% .04% / .04% .04% / .04%	Daily	Monthly	Monthly (Calendar)	$25.00	$100.00	$500.00	Daily Balance	Account limitations apply.
Fresh Start Checking	N/A / N/A	N/A	N/A	N/A	$25.00	See Section #5 Balance Information Below	N/A	N/A	Account limitations apply.
Kasasa Cash® Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	2.72% / 2.75% .25% / .25% to .03% / .03%	Daily	Monthly	Monthly (calendar)	$25.00	N/A	N/A	Daily Balance	N/A

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RATE SCHEDULE (cont.)									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	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 to Calculate Dividends	
Kasasa Cash Back®	N/A	N/A	N/A	N/A	$25.00	N/A	N/A	N/A	N/A
Kasasa Tunes®	N/A	N/A	N/A	N/A	$25.00	N/A	N/A	N/A	N/A

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, Youth Savings, Christmas Club Savings, Individual Retirement Account (IRA) Savings, Money Market Savings, Classic Checking, and Kasasa Cash accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Savings, Youth Savings, Christmas Club, Money Market Savings, and Classic Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For all accounts, 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.

2. KASASA ACCOUNTS – For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each calendar month. To meet the minimum qualification requirements, you must: 1) make 12 IHCU debit card purchases that post and settle to your account; 2) access Online Banking at least one time per month; 3) be enrolled in and receive eStatements. One (1) Kasasa account is allowed per social security number.

For Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, if you have met your qualifications for the calendar month, we will reimburse you for ATM fees incurred at nationwide domestic ATMs not owned or operated by IHCU up to $20.00 per calendar month ($4.99 per single transaction). ATM-processed transactions do not qualify as debit card transactions. All rewards and dividends will post and be available for use the first business day of the calendar month.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the calendar month, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of $10,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over $10,000.00. In addition, we will reimburse ATM fees assessed at nationwide domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the calendar month, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be reimbursed to you.

Kasasa Cash Back. For Kasasa Cash Back accounts, if you meet the minimum qualification requirements during the calendar month, you will receive 3.50% cash back on monthly aggregate purchases up to $200.00 made with your IHCU debit card that post and settle to your account, for maximum cash back of $7.00 each month. In addition, we will reimburse ATM fees assessed at nationwide domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the calendar month, you will not earn a cash back reward and ATM fees will not be reimbursed to you..

Kasasa Tunes. For Kasasa Tunes accounts, if you meet the minimum qualification requirements during the calendar month, you will receive up to $7.00 in tunes credit for purchases you make with your IHCU debit card at iTunes®, Amazon.com®, or Google Play®. These tunes credits will be good for up to 30 days from the end of the calendar month. When you open the Kasasa Tunes account you will receive a $25.00 credit for purchases you make with your IHCU debit card at iTunes®, Amazon.com®, or Google Play®. The account opening credit will be good for up to 60 days from the date the Kasasa Tunes account was opened. If you do not meet all of the minimum qualification requirements during the calendar month, you will not earn a tunes credit and ATM fees will not be reimbursed to you.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the 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.

5. ACCRUAL OF DIVIDENDS — For all earning 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 not receive the

accrued dividends. However, for Christmas Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings and Classic Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Fresh Start Checking, there is a monthly service fee regardless of balance as stated in the Fee Schedule. For Savings, Youth Savings, Christmas Club Savings, Individual Retirement Account (IRA) Savings, Money Market Savings, and Classic 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 requirement 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 in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Savings, Youth Savings, Individual Retirement Account (IRA) Savings, and Money Market Savings 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 all Savings Accounts and Checking Accounts, during any calendar month, you can make five (5) over-the-counter withdrawals from your accounts combined. If you exceed the over-the-counter withdrawal limitations set forth above, your account will be subject to excessive withdrawal fees as stated in the Fee Schedule. For Christmas Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club Savings accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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 card 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.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

10. RATES — The rates and fees appearing with this Schedule are accurate as of the last dividend declaration 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.

11. FEES —See separate fee schedule for a listing of fees and charges applicable to your account(s)**.**

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

ih CREDIT UNION
5000 Urbana Rd
Springfield OH 45502
1-(800) 576-4428
www.ihcreditunion.com

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

April 27, 2018

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

RATE SCHEDULE

	Dividend Rate / Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate**		Fixed	$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
3 Month	.04% / .04%								
6 Month	.04% / .04%								
12 Month	.04% / .04%								
18 Month	.04% / .04%								
24 Month	.04% / .04%								
30 Month	.04% / .04%								
36 Month	.04% / .04%								
48 Month	.04% / .04%								
60 Month	.04% / .04%								
☐ **Special Share Certificate**		Fixed	$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Not Automatically Renewable
25 Month	.28% / .28%								
37 Month	.15% / .15								
☐ **Individual Retirement Account (IRA) Certificate**		Fixed	$1,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
12 Month	.20 / .20								
18 Month	.25 / .25								
24 Month	N/A / N/A								
30 Month	.04% / .04%								
36 Month	.04% / .04%								
48 Month	.04% / .04%								
60 Month	N/A / N/A								

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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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account or paid to you by check. If you elect to have dividends paid to you by check, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. 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, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 12 months	90 days' dividends
Terms of 12 months to 18 months	180 days' dividends
Terms longer than 18 months	365 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

OWNER'S MANUAL

The mission of
IH Credit Union,
a financial cooperative,
is to continually strive
to maintain a
progressive and
financially stable
credit union
that provides
high quality savings,
loans, and other
financial services
to its membership
at competitive rates.

Welcome!

CONGRATULATIONS, YOU'RE PART OF SOMETHING VERY SPECIAL.

IH Credit Union offers all the "banking" services you and your family need, such as checking, savings, loans, credit cards, online banking, ATMs, and all the rest.

BUT WE'RE NOT A BANK. WE'RE A CREDIT UNION.

What's the difference? Like all credit unions, IH Credit Union is a not-for-profit cooperative – the credit union is owned and controlled by the people it serves. You're an owner, and you have a vote and a say in how the credit union is run. That makes a very real, everyday difference at every level.

And "not for profit" means just that – earnings go right back to members through better rates, more services, and fewer fees. And just like the thousands of people we serve, IH Credit Union is an integral part of the communities we serve. We give back in many different ways.

WHO CAN JOIN?

IH Credit Union started in 1934 as International Harvester Employee Credit Union. Since then, the credit union has grown to include everyone that lives, works, worships or attends school in the state of Ohio. Welcome!

IH CREDIT UNION

Getting Started

SAVINGS ACCOUNTS

BASIC SAVINGS ACCOUNT

Each member must maintain a basic Savings Account in order to retain membership in the Credit Union. With just a $5 deposit, you'll receive all the benefits of membership.

CHRISTMAS CLUB

Plan ahead for the holidays by setting money aside in a Christmas Club account throughout the year with automatic transfers.

SHARE CERTIFICATES

You'll enjoy competitive dividends in a safe, insured investment. Flexible term lengths of 6 up to 60 months are available.

MONEY MARKET ACCOUNTS

Get the best of both worlds – competitive dividends along with easyaccess to liquid funds in an insured account.

SHARE CERTIFICATES & IRA CERTIFICATES

You'll enjoy competitive dividends in a safe, insured investment. Flexible term lengths of 6 up to 60 months are available.

ACCOUNTS INSURED UP TO $500,000

ASI American Share Insurance insures each account up to $250,000. Excess Share Insurance Corporation provides up to an additional $250,000 of insurance per account. This institution is not federally insured. ESI

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY

CHECKING ACCOUNTS

We offer three different Checking Accounts designed to provide the ultimate in convenience and value for our members. Choose the one that's right for you.

All Checking Accounts include:

- *Free online account access*
- *Free debit card*
- *Free online bill pay*
- *Free e-Statements*

And if you have a little more life experience, we offer one free box of checks every 12 months for members 60 and over!

FREE KASASA CASH®

Free checking that pays high dividends. 2.75% APY on balances up to $10,000, refunds on ATM fees nationwide, no minimum balance to earn rewards, no monthly service fee, $25 minimum deposit to open.**

FREE KASASA CASH BACK®

*Free checking that pays you back. 3.50% cash back on debit card purchases, refunds on ATM fees nationwide, no minimum balance to earn rewards, no monthly service fee, $25 minimum deposit to open.**

STEP UP FREE CHECKING

No dividends, no monthly fee, eStatements or paper statements available, $25 minimum deposit to open.

ATM & DEBIT CARDS

Members in all checking account types are eligible for ATM or Debit Cards, pending approval.

ONLINE ACCOUNT ACCESS

Online access is available with all types of checking accounts. Please note that this service will become inactive if not used in 6 months.

BILL PAY

Free bill pay available to complement any checking account. Please note that this service will become inactive if not used in a 90 day period.

BUSINESS CHECKING ACCOUNTS

We now have two types of business checking available.

STEP UP BUSINESS CHECKING

Perfect for most businesses. No minimum balance requirements and no monthly fee. Includes 1,000 FREE monthly transaction items. Up to $10,000 currency deposited per month FREE.

STEP UP BUSINESS PLUS

Competitive Yield. Only $5,000 minimum balance to avoid a low monthly fee of $10. Includes 1,000 FREE monthly transaction items. Up to $10,000 currency deposited per month FREE.

**APY = Annual Percentage Yield. For full details on all Kasasa products, visit ihcreditunion.com*

Financing Your Dreams

LOANS & CREDIT CARDS

Do you need "stuff"? We're lending! Our loan rates are among the lowest you'll find. From signature loans to that loan for your dream house or new car, IH Credit Union will make it easy for you to get the "stuff" you need when you need it!

MORTGAGES (HOME LOANS)

Ready to buy your dream home or refinance your current home? Talk to a Mortgage Specialist at IH Credit Union for a wide variety of options and (of course) low rates and low closing costs.

HOME EQUITY LOANS & LINES OF CREDIT

Whether you're expanding or improving your home, consolidating bills, or making needed repairs, the equity in your home is the smart, low-costs way to get the funds you need. Plus, the interest you pay is usually tax-deductible (consult your tax advisor).

CAR LOANS

New, used, or refinance, our low rates mean low payments that fit your budget! When you upgrade your car, truck or SUV, talk to IH Credit Union for the financing. Already financed somewhere else with a higher rate? No problem! Move your loan to IH Credit Union and save!

SIGNATURE LOANS

Need cash for "something else"? A signature loan is the fast way to consolidate bills or make purchases with low rates and easy payments, with up to 36 months to pay.

VISA CREDIT CARDS

Most credit cards are complicated, confusing – and costly. IH Credit Union's Visa cards are straightforward and easy to understand, with no hidden fees, super-low rates, and no annual fee as long as you use your card at least once per year.

STUDENT LOANS – *A Better Way to Pay for College*

IH Credit Union offers student loans to help you fill the funding gaps that federal aid can leave behind. Through Credit Union Student Choice, we are able to offer members lower cost financing options that will help you or a family member achieve your dream of a higher education with lower loan rates, zero origination fees and more flexible repayment options.

CREDIT FORGIVENESS

Designed to help those with less than perfect credit, we offer loans and repayment plans that help members improve their credit scores.

Apply online at ihcreditunion.com, call 1-800-576-IHCU or 1-937-390-1800, or stop by any IH Credit Union branch!

HOW MUCH WILL YOU SAVE?

Refinancing your loans can be a quick and easy way to find extra cash each month. Bring us a copy of your last statements and we can help you lower those payments!

Current Rates/Fees	COMPARE	IH Credit Union
	Credit Cards	
	Auto Loans	
	Mortgage	
	Personal Loans	
	Home Equity	

24/7 Convenience

Wherever you go, you can stay in touch with your IH Credit Union accounts any time!

ONLINE ACCOUNT ACCESS

You can obtain account information, transfer funds, review withdrawals, deposits and cleared checks, pay bills and much more.

MOBILE APPS

***Mobiliti** works with Online Account Access wherever you go.*
***CardValet** gives you the ability to define when, where and how your debit cards are used. Both are available in the Apple app or Google Play stores.*

MOBILE MONEY – BANKING BY TEXT

Works with Online Account Access to allow you to receive alerts, view account balances and history, and transfer funds via text messaging – no internet access needed!

ESTATEMENTS

Save a tree – sign up to receive your monthly statements online. You must be enrolled in online banking in order to receive estatements.

DIRECT DEPOSIT

The fastest, easiest, safest way to get paid! Ask your employer about Direct Deposit, or if you're receiving retirement or other benefits, make sure you sign up for Direct Deposit.

PAYROLL DEDUCTION

It's automatic, and the easiest way to save money, build your Christmas Club, and make loan payments on your schedule.

ANYTIME INFO-LINE

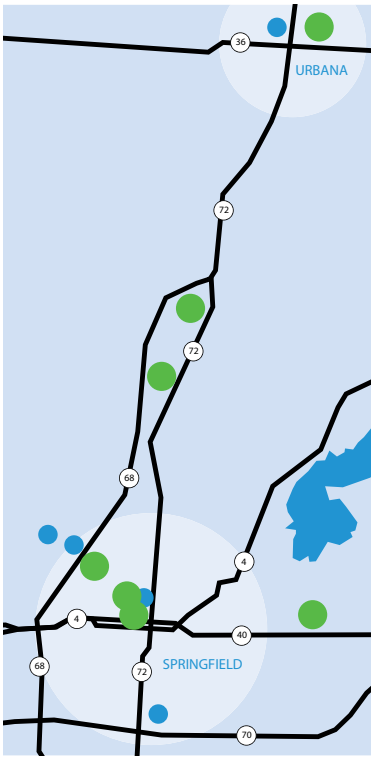
Access your account through the Anytime Info-Line 24 hours-a-day, 7 days-a-week simply by calling 1-800-261-2188.

SHARED BRANCH NETWORK

Whether you're traveling on business or vacation, you can access your IH Credit Union accounts at any of over 5,000 shared credit union branch locations and nearly 30,000 free ATMs across the United States.

ATMS

Your IH Credit Union debit or ATM card gives you instant access to cash at millions of ATMs worldwide. In addition to IH Credit Union's seven local ATMs, you'll also have surcharge-free access to over 30,000 ATMs in the US through the Shared Branch network and Alliance One.



IH Credit Union ATMs
5000 Urbana Road
145 W. High Street
100 Medical Center Drive
3880 E. National Road
1427 West First Street
731 Scioto Street, Urbana

You can also use any Star, CU24, The Exchange, Alliance One or Plus System ATM machine with no surcharge fees.

Resources

INVESTMENTS

Campbell Financial LLC *is a financial management service located within IH Credit Union. John and Pam Campbell can help you organize your financial affairs and plan for the future by offering you a variety of insurance and investment products.*

**Registered representative, securities offered through Cambridge Investment Research, Inc. a broker/dealer member, FINRA/SIPC, Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor, Cambridge and Campbell Financial, LLC are not affiliated. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.*

INSURANCE

Calland & Campbell Insurance Services LLC *is an insurance agency located within the offices of IH Credit Union. They are committed to helping you manage the risks in everyday life by recommending and helping you obtain the best insurance coverage for your unique circumstances. They offer property, vehicle and liability insurance. You can visit their website www.callandandcampbell.com for more information about their services.*

HOW MUCH WILL YOU SAVE?

It helps to examine all of your accounts, fees and interest rates. Bring us a copy of your last statements and we can help you make sure you are getting the best deal.

Current Rates/Fees	COMPARE	IH Credit Union
	Money Market	
	Savings	
	IRA	
	Certificates	
	Christmas Club	
	Checking	

Quick Reference Guide

Website	*www.ihcreditunion.com*
Email	*Info@ihcreditunion.com*
US Mail	*IH Credit Union* *5000 Urbana Road* *Springfield, Ohio 45502-9539*
Telephone	*(800)576-IHCU* *(937)390-1800*
Anytime Info Line	*1-800-261-2188*
Lost/Stolen Credit Card	*1-866-270-3864*
Lost/Stolen ATM/Debit Card	*1-800-472-3272*
Routing Number	*242279068*
Branches	*5000 Urbana Road, Springfield* *1427 W. First Street, Springfield* *145 W. High Street, Springfield* *731 Scioto Street., Urbana*
IH Credit Union ATMs	*5000 Urbana Road* *6125 Urbana Road* *145 W. High Street* *100 Medical Center Drive* *3880 E. National Road* *1427 West First Street* *731 Scioto Street, Urbana* *(You can also use any Star, CU24, The Exchange, Alliance One or Plus System ATM machine with no fees.)*
ATM/Debit PIN Resets	*1-800-757-9848*
CC Fraud	*1-866-270-9848*
Debit Fraud	*1-877-253-8964*
AD&D Insurance	*1-800-860-7182*

www.ihcreditunion.com
(800)576-IHCU
(937)390-1800

We're in your neighborhood!

MAIN OFFICE

5000 Urbana Road
Springfield, OH 45502

OFFICE HOURS:
Monday – Friday: 9:00am - 5:00pm

BRANCH OFFICES

145 W. High Street
Springfield, OH 45502
No drive-thru

OFFICE HOURS:
Monday – Thursday: 9:00am - 5:00pm
Friday: 9:00am - 5:30pm

731 Scioto Street
Urbana, OH 43078
No drive-thru

OFFICE HOURS:
Monday – Thursday: 9:00am - 5:00pm
Friday: 9:00am - 5:30pm

1427 W. First Street
Springfield, OH 45504

OFFICE HOURS:
Monday – Thursday: 9:00am - 5:00pm
Friday: 9:00am - 5:30pm
Saturday: 9:00am - 12:00pm

800.576.IHCU
www.ihcreditunion.com

We're all the credit union you'll ever need!

Consumer Loans

Mortgage Loans

Money Markets

Certificates of Deposit

IRAs

Business Accounts and Services

IH CREDIT UNION

1 1758609-prod-i Rev. 9/15/17

FREE Kasasa Checking

IH CREDIT UNION

WELCOME!

EVERY NEW PERSONAL CHECKING ACCOUNT INCLUDES:

• **FREE** VISA® Debit Card • **FREE** Online Banking • **FREE** Bill Pay • **FREE** Mobile Banking
• **FREE** Mobile Deposit • Up to $10 buy back of your unused checks and debit cards

TWO GREAT REWARDS

Our Best Dividend Rate?

FREE KASASA CASH®

- Earn 2.75% APY on balances up to $10,000 when requirements are met*
- Refunds on ATM fees, nationwide (up to $20 monthly)
- No minimum balance to earn rewards
- No monthly service fee
- FREE eStatements

Cash Back on Purchases?

FREE KASASA CASH BACK®

- 3.50% cash back on debit card purchases when requirements are met*
- Refunds on ATM fees, nationwide (up to $20 monthly)
- No minimum balance to earn rewards
- No monthly service fee
- FREE eStatements

HERE'S HOW YOU QUALIFY: Use your debit card to make 12 purchases a month. Receive FREE eStatements. Use our FREE Online Banking.

ih CREDIT UNION

STEP UP FREE CHECKING

- No minimum balance
- No monthly service fee
- Your choice of paper or electronic statements

EQUAL HOUSING LENDER ESi AMERICAN SHARE INSURANCE

*To earn rewards you must have at least twelve debit card purchases posted, be set to receive eStatements and be enrolled and log into online banking at least once during each monthly qualification cycle. Visit our website ihcreditunion.com for additional information regarding qualification for rewards associated with Kasasa accounts.
Minimum opening deposit is only $25. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Up to $10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented. Offer good on personal accounts only; ask us about our outstanding options for your business or organization. Ask us for details. Credit Union rules and regulations apply. American Share Insurance insures each account up to $250,000. Excess Share Insurance Corporation provides up to an additional $250,000 of insurance per account. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

SAVE TIME AND MONEY WITH THESE GREAT PRODUCTS AND SERVICES:

☐ **Savings Account**
Enhance your earning power with a savings account. You can even pay yourself first with an automatic transfer from your new checking account. It's an easy way to save.

☐ **FREE VISA® Debit Card**
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.

☐ **Direct Deposit**
Save yourself time with a convenient direct deposit. They take the hassle out of depositing paychecks.

☐ **FREE Online Banking**
Access your account online at your convenience.

☐ **FREE Bill Pay**
Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.

☐ **FREE Mobile Banking with Mobile Deposit**
Do all of your banking from your smartphone: check balances, transfer funds, review account history, pay bills and more.

☐ **FREE eStatements**
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery. eStatements are required on Kasasa accounts.

☐ **FREE Business Checking**
Need a better business account? Our Step Up Free Business Checking is the perfect account for most businesses!

OVERDRAFT COVERAGE OPTIONS:
COURTESY PAY AND OVERDRAFT PROTECTION

At **IH Credit Union** we understand that unexpected overdrafts occur from time to time – Overdraft Protection can help.

Overdraft Coverage Options
The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Courtesy Transfer Link to Another Deposit Account you have at IH Credit Union[1]	**$5.00 fee per transfer**
Courtesy Pay	**$30.00 Courtesy Pay Fee per item. Daily fees may apply.**

[1]Call us at **(937) 390-1800 or (800)-576-4428**, email us at **cpservices@ihcreditunion.com**, or come by a branch to sign up or apply for these services;

Courtesy Transfer services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at **IH Credit Union** for a fee or finance charge.

Courtesy Pay allows you to overdraw your **available balance** for a fee in order to pay a transaction.

Transactions Covered with Courtesy Pay	Courtesy Pay (No action required)	Courtesy Pay Plus (Your consent required)*	If you would like to select Courtesy Pay Plus for future transactions:
Checks	X	X	• call us at **(937) 390-1800**, • complete the online consent form found at **www.ihcrediunion.com**, • visit any branch, • complete the enclosed consent form and mail it to us at **5000 Urbana Road, Springfield, OH 45502**, or • e-mail us at **cpservices@ihcreditunion.com**
ACH - Auto Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

* If you choose Courtesy Pay Plus, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Courtesy Pay**.** If you already have Courtesy Pay Plus coverage, it is not necessary to request it again. Business accounts automatically have Courtesy Pay Plus.

You may **revoke your prior authorization / Opt-Out / discontinue the Courtesy Pay or Courtesy Pay Plus** in its entirety, at any time by contacting us at: **(937) 390-1800** or **(800)-576-4428** or sending us an e-mail at **cpservices@ihcreditunion.com**.

What Else You Should Know

- A link to another account (Courtesy Transfer) is a less expensive option than an overdraft covered by Courtesy Pay.
- A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts.
- Even if you have overdraft protection, Courtesy Pay is still available as secondary coverage if the other protection source is exhausted.
- **We use your available balance when determining whether a transaction will cause your account to overdraw and for charging Courtesy Pay or Returned NSF fees.** See the *Understanding your Account Balance for Overdrafts* information for more detail.
- Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to help keep track of your available balance.
- The $30.00 Courtesy Pay Fee is the same fee amount that would be charged if a check was returned as unpaid. If multiple items would overdraw your account on the same day, each item would be assessed an appropriate Courtesy Pay Fee or a Returned NSF Fee of $30.00. All fees and charges will be included as part of the Courtesy Pay limit amount. Your account may become overdrawn in excess of the Courtesy Pay limit amount as a result of a fee.
- If your account remains overdrawn for longer than 30 calendar days, we will charge your account a daily fee of $5.00 for each of the consecutive calendar days the account remains overdrawn, beginning with day 31.
- We will not charge a Courtesy Pay Fee if a consumer account is overdrawn by $10.00 or less. These exceptions do not apply to business accounts.
- **We post items in the following order: 1**) over–the-counter items immediately, **2**) ATM and debit card transactions (online, real time), **3**) ACH debits (as arrived) **4**) checks (in serial number order). The order in which transactions are posted may impact the total amount of Courtesy Pay Fees or Returned NSF Fees assessed.
- Although under payment system rules, **IH Credit Union** may be obligated to pay certain unauthorized debit card transactions, we will not authorize debit card or ATM transactions unless there are available funds (including Courtesy Transfer Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts may result in you incurring Courtesy Pay Fees for transactions that we would otherwise be required to pay without assessing a Courtesy Pay Fee. However, this would allow us to authorize transactions up to the amount of your Courtesy Pay limit and may also help you avoid overdrafts in excess of your available funds that could result in restriction of your debit card.
- Except as described in this letter, we will not pay items if your account does not contain available funds (including the Courtesy Pay limit) to cover the item(s) and the amount of any fee(s).
- We may restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Courtesy Pay limit.
- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction.
- Courtesy Pay limits are available for eligible Personal Checking accounts and eligible Business Checking accounts at account opening for which Courtesy Pay is available.
- **Courtesy Pay Limits are established and adjusted dynamically (including, potentially, daily) depending on a number of factors.**
- Courtesy Pay is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Courtesy Pay may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-five (35) days.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account and Disclosure Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Courtesy Transfer, Courtesy Pay or Courtesy Pay Plus please call us at **(937) 390-1800** or **(800)-576-4428** or visit one of our offices.

Understanding Your Account Balance for Overdrafts

Your checking account has two kinds of balances: the actual balance and the available balance. **We use your available balance when determining whether a transaction will cause your account to overdraw and for charging overdraft and returned item fees**. You can review both balances when you review your account online, at an ATM, by phone, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time. The actual balance and available balance may differ as the available balance may be reflected of any pending ATM or debit card transactions that have not posted to your account or due to check holds on deposited funds. It is very important to understand that you may still overdraw your account even though the available balance appears to show sufficient funds to cover a transaction that you want to make. This is because your available balance my not reflect all your outstanding checks and automatic bill payments that you have authorized (or other outstanding transactions) that have not yet posted or your account.

Your Available Balance

Your available balance is the amount of money in your account that is available to you without incurring an overdraft fee. Your available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions) that we have authorized but that have not yet posted to your account.

Your Actual Balance

Your actual balance is the amount of money that is actually in your account at any given time. If reflects transactions that have "posted" to your account, but that does not include transactions that have been authorized and are pending. While it may seem that the actual balance is the most up-to-date display of the funds that you can spend from your account that is not always the case. Your account may have purchases, holds, fees, other charges, or deposits made on your account that have not yet posted and, therefore, will not appear in your actual balance.

What is the difference between my actual balance and my available balance?

Your available balance reflects any authorization holds or deposit holds and is used by us to determine available funds when transactions attempt to clear your account. The balance we use as transactions clear is called your available balance and includes all items that have cleared your account up to that point and reflects any items on hold. **If your available balance is not sufficient to cover a transaction, we may pay the item and charge you an overdraft fee**. An overdraft fee may be charged even though your actual balance indicates a positive amount.

Example of Overdraft Fee for Insufficient Available Balance

If your actual balance and available balance are both $100 and you swipe your debit card at a restaurant for $35, an authorization hold is placed on your account and your available balance will be reduced to $65. Your actual balance is still $100 because the transaction has not yet posted to your account. If a check that you had previously written for $75 clears through your account before the restaurant charge is sent to us for processing, you will incur an overdraft fee. This is because your available balance was $65 when the $75 check was paid. In this case, we may pay the $75 check and charge you an overdraft fee. The overdraft fee will also be deducted from your account, further reducing your balance.

What is a debit card authorization hold?

When you use your debit card to conduct a Signature or "Credit" transaction (i.e., you do not enter your PIN – Personal Identification Number), the merchant sends us the amount, usually the purchase total, for authorization. This amount is placed on hold and removed from your available balance immediately. The hold is released after approximately 72 hours or when the transaction clears, whichever comes first. The hold helps us determine the available balance on your account.

Will debit card authorization holds apply to all my purchases?

No, debit card authorization holds apply to debit card transactions when you sign your name or do not enter a PIN (Personal Identification Number). For example, a debit card purchase made at a restaurant or with an online merchant would be treated as a Signature/Credit transaction and would be subject to an authorization hold. Debit card purchases and ATM withdrawals made using a PIN subtract the funds immediately from your account (except for when you use your PIN at a gas station).

You may also find helpful information by visiting our website at: https://www.ihcreditunion.com/

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

  We do authorize and pay overdrafts for the following types of transactions:

  - Checks and other transactions made using your checking account number
  - Automatic bill payments

  We will not authorize and pay overdrafts for the following types of transactions without your consent.

  - ATM transactions
  - Everyday debit card transactions

  We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

  If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if IH Credit Union pays my overdraft?**

  Under our standard overdraft practices:

  - We will charge you a fee of up to $30 each time we pay an overdraft
  - We will not charge you a fee if your account is overdrawn by $10 or less on any given day
  - If your account is overdrawn for 30 or more consecutive calendar days, we will charge an additional $5 for each of the consecutive calendar days the account remains overdrawn
  - There is no limit per day on the total fees we can charge you for overdrawing your account

- **What if I want IH Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

  If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **(937) 390-1800**, visit our website at **http://www.ihcreditunion.com**, or complete the form below and present it at a branch or mail it to: **5000 Urbana Road, Springfield, OH 45502**. You can revoke your authorization for **IH Credit Union** to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

☐ I do not want **IH Credit Union** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I want **IH Credit Union** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

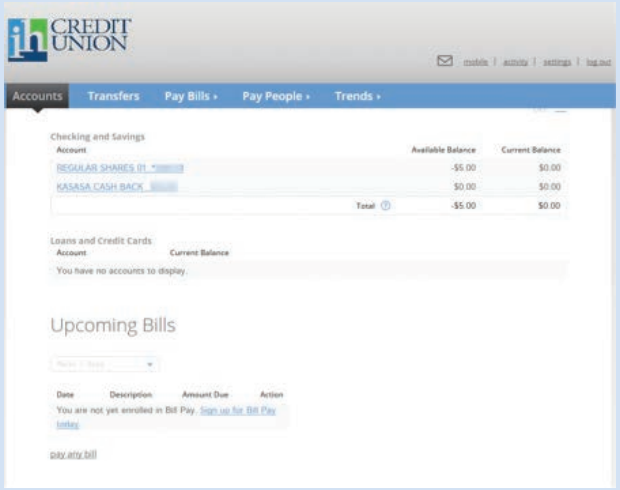
Printed Name: _____

Date: _____

Account Number: _____

Employee Initials: _____

Start viewing your account!



Download our mobile app today!

ACCOUNT INSURED UP TO $500,000

AMERICAN SHARE INSURANCE

ESi

American Share Insurance insures each account up to $250,000. Excess Share Insurance Corporation provides up to an additional $250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

IH Credit Union Mobiliti™

Available on the App Store

ANDROID APP ON Google play

Search "IH Credit Union" in the app store and follow the prompts. You do not need to be enrolled in online banking to use the mobile app! Check your balance, transfer funds, pay bills anywhere or anytime on the go.

Visit us on the web at

www.ihcreditunion.com

937-390-1800

For help dial option #0

CREDIT UNION

Online Banking

Enrollment Instructions

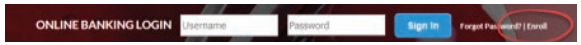
Click, Enroll, View

Anywhere...

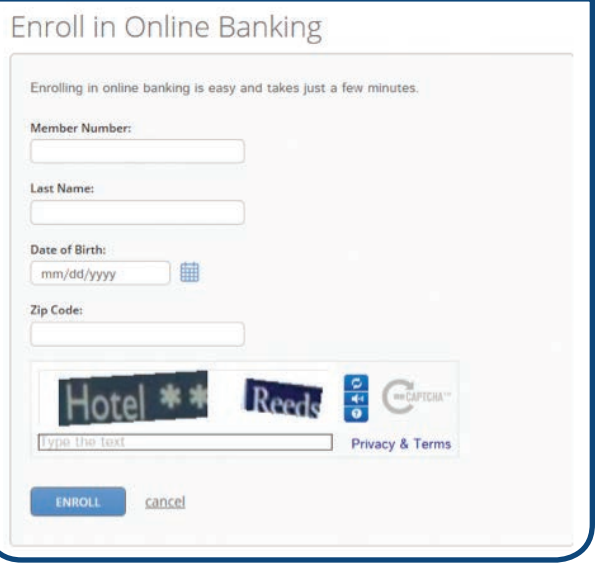
Anytime...

1 Login to our website at www.ihcreditunion.com

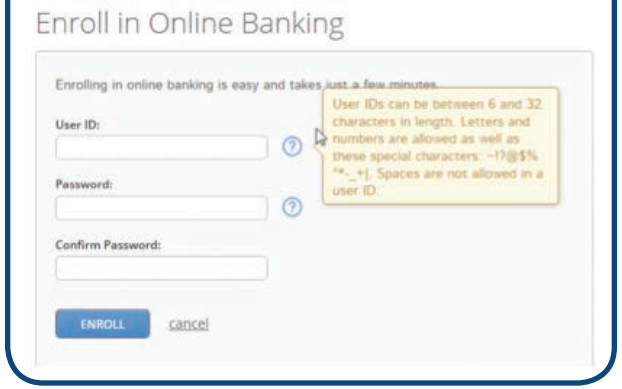
2 Click on enroll and follow the easy steps to start your online account.



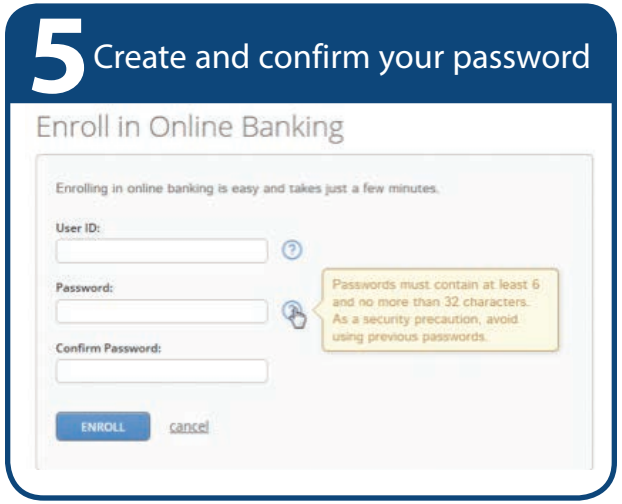
3 Fill in the information



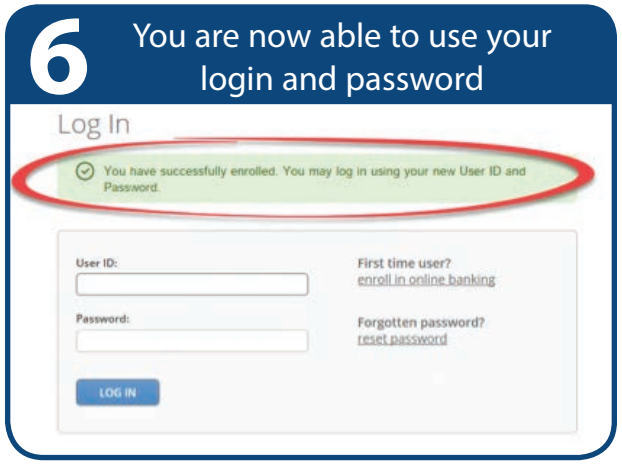
4 Choose your User ID



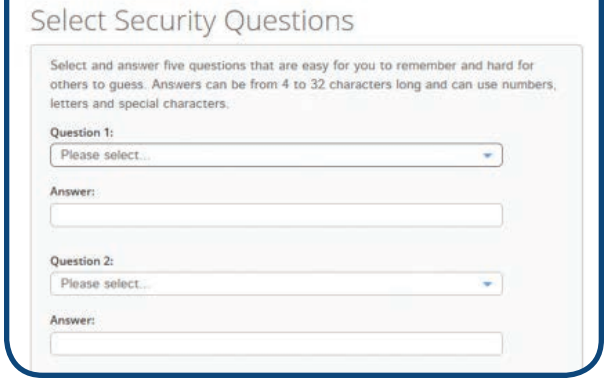
5 Create and confirm your password



6 You are now able to use your login and password

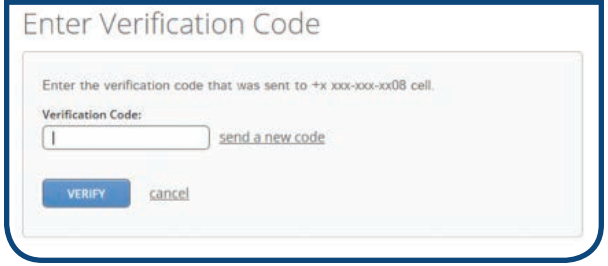


7 Select security questions to help if you forget your password.

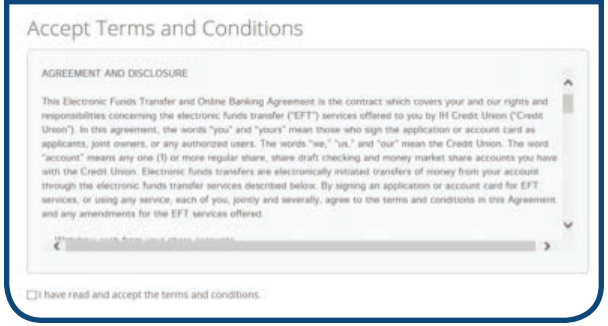


You will be asked to send a verification code to the phone number you provided at account opening. You may choose to receive a phone call or text message.

8 Verify your account



9 Agree to the terms and conditions

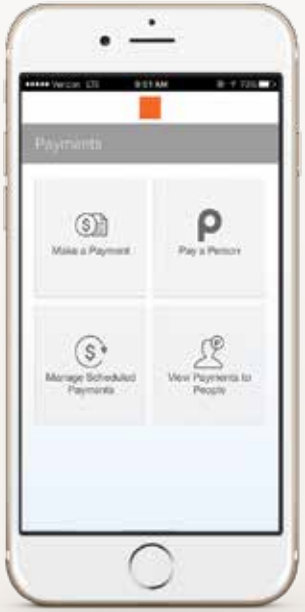


IH CREDIT UNION

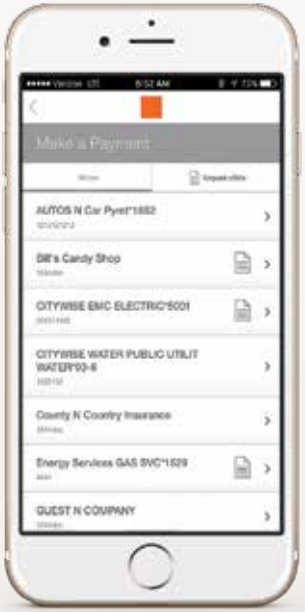
MOBILE BILL PAY CHEAT SHEET

NOW YOU CAN MAKE PAYMENTS FROM ALMOST ANYWHERE TO ANYONE WITHIN THE UNITED STATES. PAYING BILLS HAS NEVER BEEN EASIER.

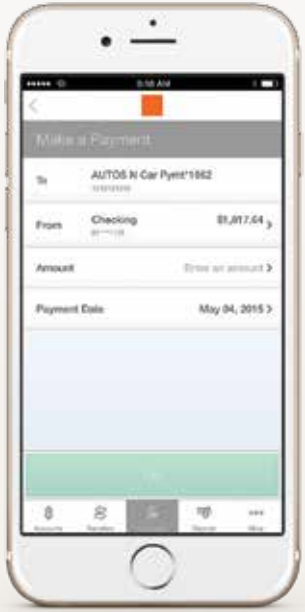
From "Payments" you have the choice of paying any biller you have previously set up under "Make a Payment."



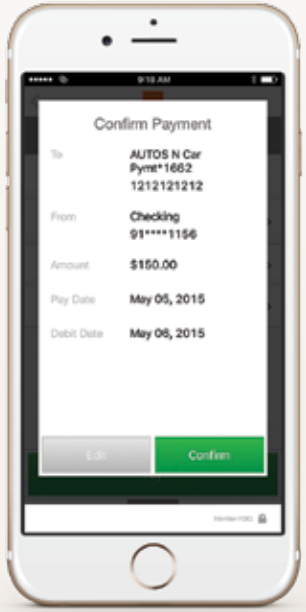
To pay a biller, click "Make a Payment" and select a biller from your list. If they offer eBills, you will see the eBill icon next to their name.



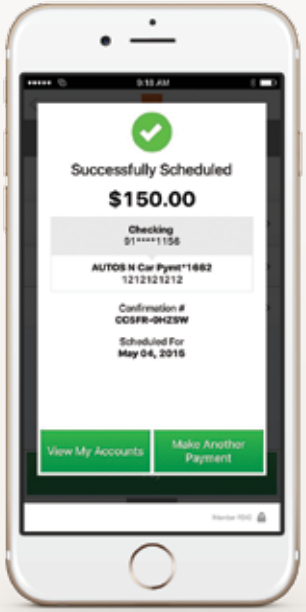
To pay a bill, just enter the amount and the date. Just tell us how much to pay.



When ready, pay it and confirm.



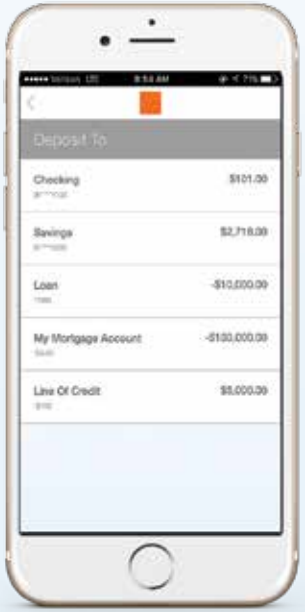
From here, you can return to your accounts or make another payment.



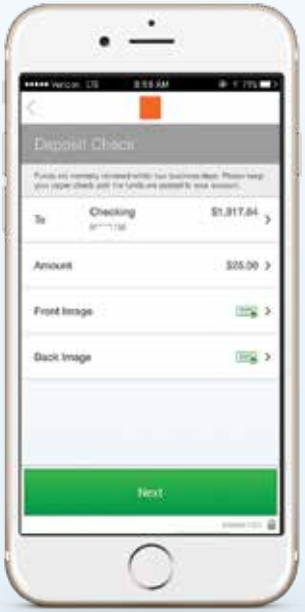
MOBILE DEPOSIT CHEAT SHEET

MAKING A DEPOSIT WITH OUR MOBILE APP IS QUICK AND SECURE.

From deposit, you can deposit your paper checks as well as the money you receive through our personal payment service.

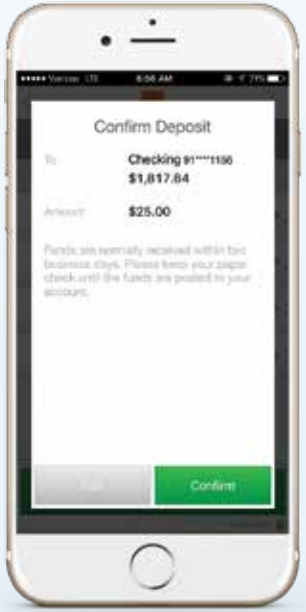


To deposit a check, begin by endorsing the back of the check. Within the app, select "Deposit Check." Choose the account to make the deposit and enter the amount.

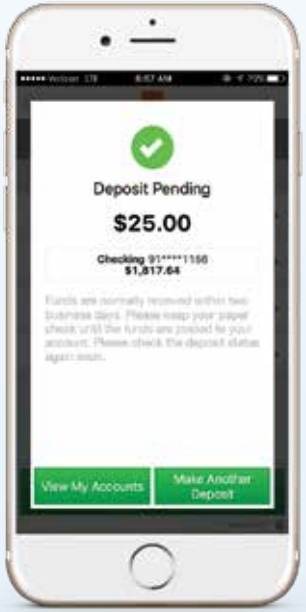


Take a photo of front of check, against clear background, without any objects. Ensure entire check is visible, in focus and well lit. If clear, accept it. Repeat this process for the back of the check. Once both images have been captured, continue to review your deposit and confirm it.

You can check the status of your deposit at any time. Statuses include pending, failed and those that have been accepted and posted.



Tip: Write a note on the original document that says "Mobile Deposit" and keep for a specific period of time for your records, before safely destroying the check.

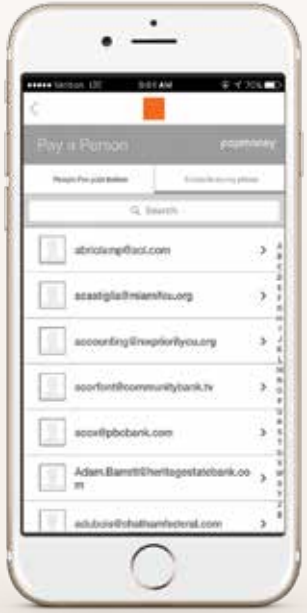


MOBILE POPMONEY CHEAT SHEET

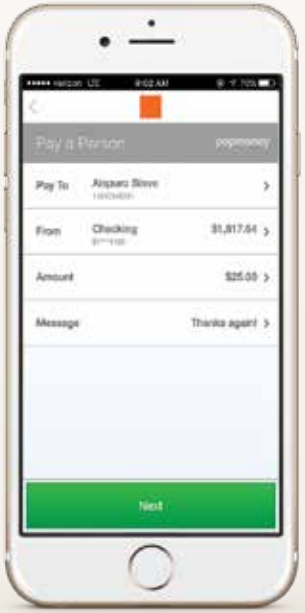
FOR A FAST AND EASY WAY TO SEND MONEY TO FAMILY, FRIENDS OR ANYONE YOU KNOW. USE OUR POPMONEY PERSONAL PAYMENT SERVICE, IT'S AN EASY WAY TO SEND AND RECEIVE MONEY IN AS EARLY AS ONE BUSINESS DAY.

To send money, open the app and select "Payments" then select "Pay a Person." If it's a new person, you can either add them by entering their information or by importing them from your phone's contacts.

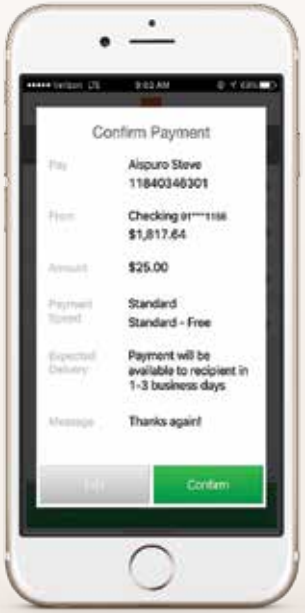
For those you have paid before, simply select how to notify them, either "email" or "phone."



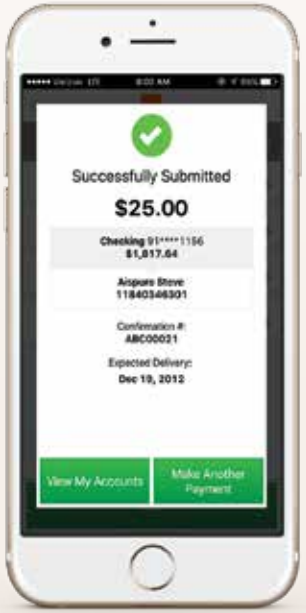
Enter the amount and a message, select a delivery speed, "Standard" or "Express".



Finally, review the details and select "Confirm".



The confirmation page will verify that your transaction is complete.



SECURITY CHEAT SHEET

ACCESSING YOUR ACCOUNTS USING YOUR MOBILE APP IS VERY SECURE.

When you login with your smart phone, you are accessing with the same multi layer security that is used if you logged in from your desktop computer.

We confirm your credentials along with the device you are using. This strong approach to security, provides simple convenient access to your accounts, and powerful protection against online fraud.

As an added layer of security, you may be asked to answer one of your security questions before you are securely logged in.

From the services option, under the "More" tab, you can change the currently logged in user as well as forget users that are no longer needed.

Press OK to return to the log in screen.

MOBILE BANKING CHEAT SHEET

WITH OUR MOBILE BANKING APP, YOU HAVE SIMPLE YET POWERFUL TOOLS FOR STAYING CONNECTED TO YOUR ACCOUNTS, NO MATTER WHERE YOU ARE.

Simply login to get an at-a-glance view of your balances. From here you can glance over your balances, review transactions, transfer money, send payments, pay a bill, make a deposit, get directions to the nearest ATM and more.

To transfer funds, select accounts and enter an amount. Sending money is as easy. Quickly pay your bills and securely send money to another person with just an email or a mobile number. The money moves directly from your account, to their account.

Need to make a deposit? Now you can deposit a check by just snapping a photo. Or when someone sends you money, accept it and select which account to make your deposit.

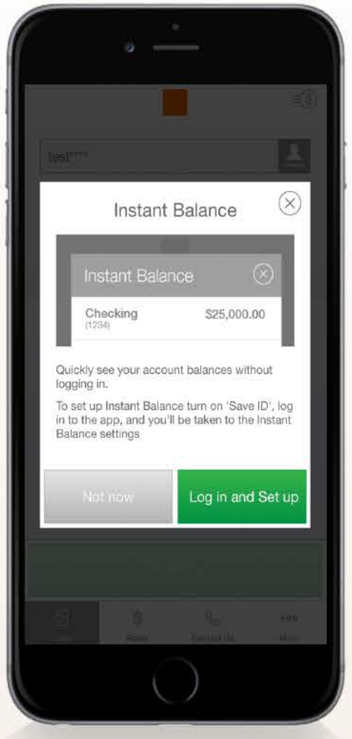
The More tab is where you will find our additional services, including a few helpful links. It's simple, yet powerful account management for your finances.

If your phone is ever lost or stolen, your account is locked behind strong, multi-layer security.

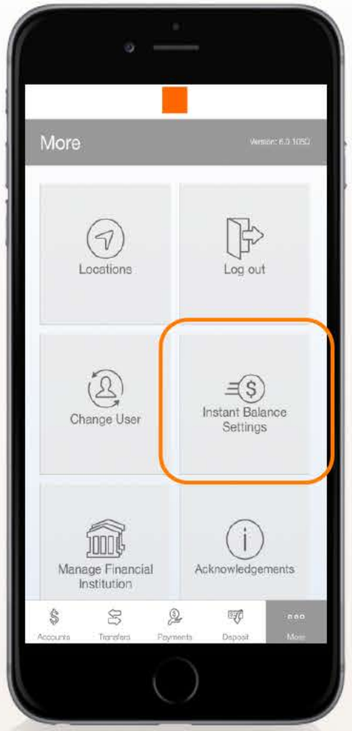
INSTANT BALANCE CHEAT SHEET

NOW YOU CAN CHECK YOUR ACCOUNT BALANCE INSTANTLY. WITHOUT EVER NEEDING TO SIGN IN.

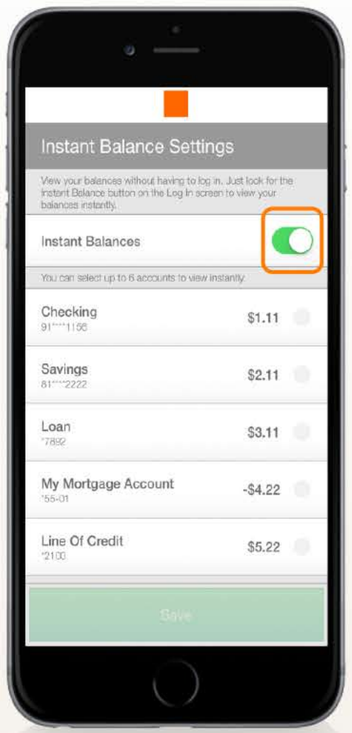
To enable Instant Balance, click on the Instant Balance icon at the top right corner of the login page. First time users will be prompted with a pop up screen - select “Log in and Set up.”



Once you have logged in to your account, select “More” from the main menu. From here, you can access Instant Balance Settings.

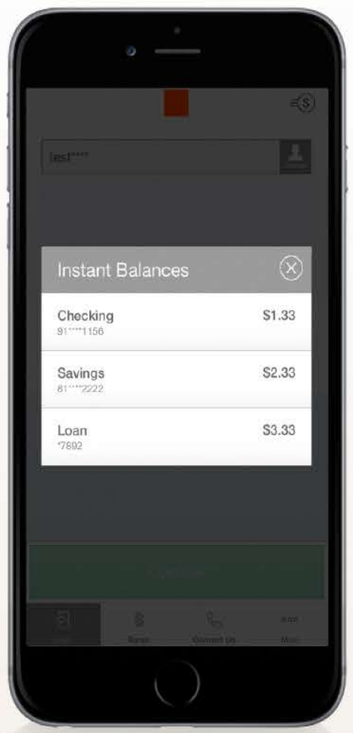


Toggle on the switch at the top of Instant Balance Settings screen and select the accounts you would like to preview (up to 6 accounts). Instant Balance is now enabled.



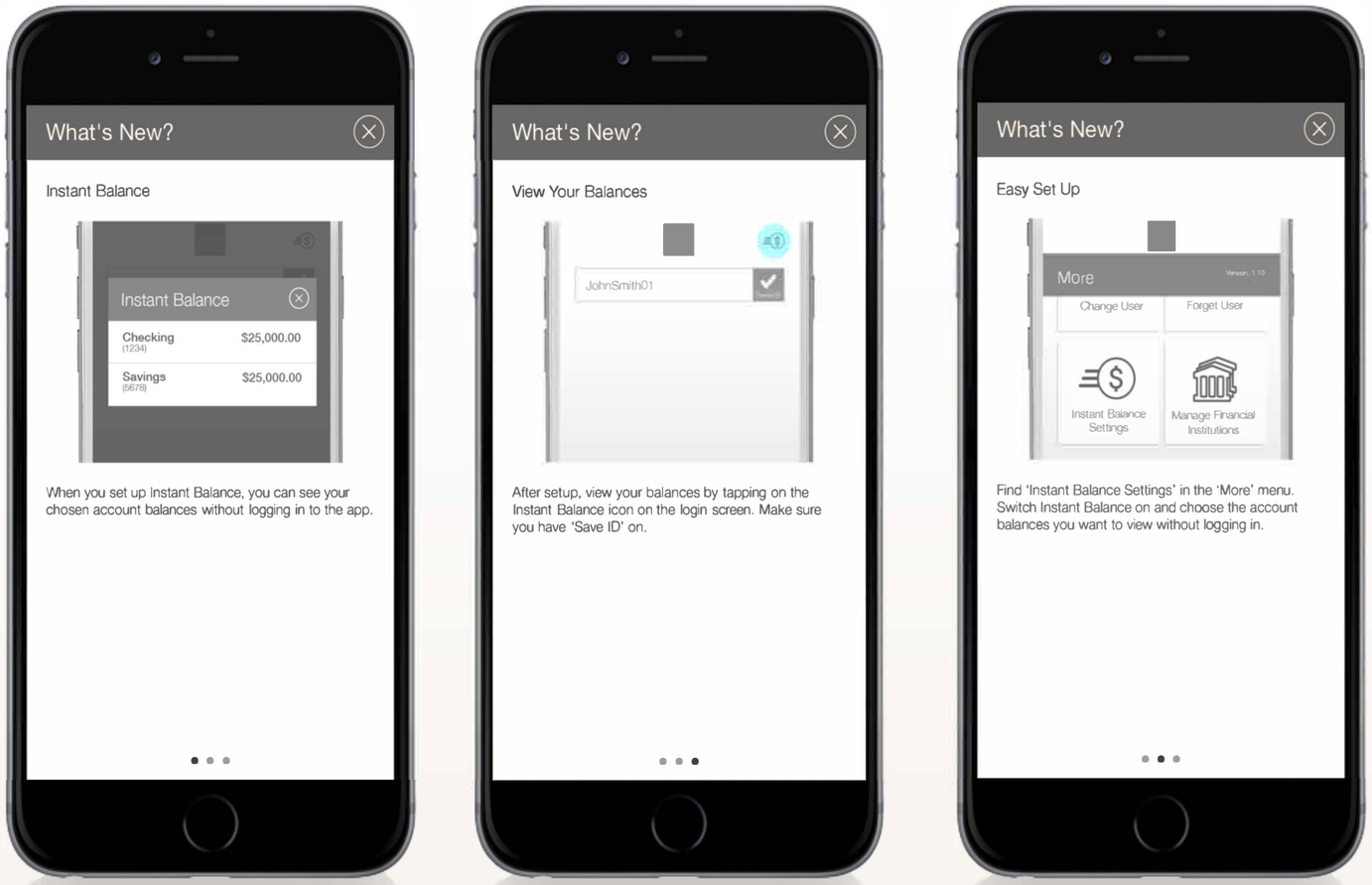
The next time you arrive at the login page, simply click on the Instant Balance icon at the top right corner of the screen.

Your selected account balances will appear in the pop up screen.



WHAT'S NEW?: CHEAT SHEET

ACCESS INFORMATION EASILY WITH THESE NEW FEATURES



WHAT'S NEW?

The What's New? feature will only appear the first time an updated app is viewed. Users can swipe to view new functionality or close the pop-up by clicking on the "X" at the upper right corner. What's New? will not appear on subsequent sign-ins.

Two companies with one goal,

to provide direction with investment and insurance management.

CALLAND & CAMPBELL INSURANCE

CAMPBELL FINANCIAL

Property Insurance:
- *Homeowners, Farm, Personal, Auto*
- *Commercial Vehicles and Equipment*
- *Condominium, Renters, Landlords*
- *Mobile Home*
- *Recreational Vehicles*
- *Boats, Antique/Classic Cars*
- *SR22 Bond Filing*

Liability Protection:
- *Personal Umbrella Liability*
- *Business Liability*
- *Commercial Buildings*
- *Garage & Dealerships*
- *Professional Liability*

Financial Services:
- *Retirement Services*
- *Financial Management*
- *Tax & Estate Planning***
- *Education Planning*
- *Wealth Management*

Financial Products:
- *Investments**
- *Managed Accounts**
- *Life Insurance*
- *Long Term Care Insurance*
- *Disability Insurance*

Located in IH Credit Union
5000 Urbana Road, Suite 100
Springfield OH 45502

937.390.1800 *ext* **209**
800.576.4428 *toll-free*
937.390.6400 *fax*

Located in IH Credit Union
5000 Urbana Road
Springfield OH 45502

937.390.1800 *ext* **133**
800.576.4428 *toll-free*
937.390.6400 *fax*

www.callandandcampbell.com

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***Representative is neither a tax advisor or attorney. For information regarding your specific tax situation, please consult a tax professional. For legal questions, please consult your attorney.*

Debit Authorization

I (we) hereby authorize **IH Credit Union**, hereinafter called "**Company**", to initiate debit entries to my (our) account indicated below and the financial institution named below, hereinafter called "**Financial Institution**", to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

_____

(Financial Institution Name) (Branch)

_____

(Address) (City/State) (Zip)

Acct Type: _☐_ Checking _☐_ Savings _____ _____

(Routing Number) (Account Number)

This recurring transaction is to begin on (Date) _____ and occur

(Weekly or Monthly) _____ thereafter in the amount of $_____.

This authority is to remain in full force and effect until **Company** has received written notification from me (or either of us) of its termination in such time and manner as to afford **Company** and **Financial Institution** a reasonable opportunity to act on it.

Credit to: _☐_ Checking _☐_ Savings _☐_ Loan _____ _____

(Account #) (Share/Loan Suffix)

_____ _____

(Print Individual Name) (Signature)

_____ _____

(Print Individual ID Number) (Date)

We ask that you send us a voided check. If you choose not to send us a voided check we will rely on the information you provided to us above. If the information you provided to us is incorrect we will not be held liable.

Warning: The first ACH transfer could take up to 45 days to process and post to your account. If this is regarding a loan payment please make arrangements to keep your loan payments up to date until the first ACH transfer is processed. Less than full mortgage loan payments will not be posted to your mortgage loan until the full payment has been received.

IH Credit Union
5000 Urbana Rd
Springfield OH 45502-9539

www.ihcreditunion.com

Local (937)-390-1800
Toll Free (800)-576-4428
Fax (937)-390-6400

Company Name

Address

City State Zip

Direct Deposit Request

RE: Switching My Direct Deposit to a New Account
Attention: Payroll

I have recently changed financial institutions and would like to update my direct deposit. Please discontinue my current deposit and begin making direct deposit(s) to my new **IH Credit Union** account.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

Authorized signature Date

Direct Deposit Information

Name	Social Security Number	Employee Number	
Address	City	State	Zip

Phone ◯Day ◯Evening

IH Credit Union	242279068	
New Credit Union Name	New Routing Number	New Account Number

If you receive a Social Security or government check, the easiest way to enroll in direct deposit or switch a direct deposit is to call the number below:

≈ For Social Security/SSI Checks: 1-800-772-1213
≈ For Veterans Benefits: 1-800-827-1000
≈ For Social Security/SSI Checks or other Federal Benefit Payments visit: www.godirect.gov

Company Name

Address

City State Zip

Automatic Payment Request

RE: Changing My Automatic Payment
Attention: Accounts Receivable/Accounting

I have recently changed financial institutions and would like to have my automatic payment with your company changed to my new account. Please discontinue debiting my old bank account and begin making automatic withdrawals from my new **IH Credit Union** account.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

Authorized signature Date

Direct Deposit Information

Name		Phone ◯Day ◯Evening	
Address	City	State	Zip

$
Amount to be debited

IH Credit Union	242279068	
New Credit Union Name	New Routing Number	New Account Number

Financial Institution

Address

City State Zip

Account Closing Request

RE: Close My Accounts
Attention: Account Maintenance

This letter is to inform you that I am closing my accounts at your financial institution. Please close the following account(s) listed below and send a check for the balance(s) to my address.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

Authorized Signature

Date

ACCOUNT INFORMATION

Name

Address	City	State	Zip

Phone ◯Day ◯Evening

Account #1	Account #2

Account #3	Account #4

We'll BUY BACK your unused checks and debit cards!

Bring in your unused checks and debit cards from your current account at another financial institution and present this coupon. We'll buy them from you for up to $10!

CREDIT UNION

EQUAL HOUSING LENDER ESI AMERICAN SHARE INSURANCE

1758609-cbb

Up to $10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.