

VII. Privacy Notice Disclosure

See Privacy Policy form.



**West Office:**  
1007 Western Ave.  
Findlay, OH 45840

**East Office:**  
1811 Tiffin Ave.  
Findlay, OH 45840

**Phone:**  
419-422-5626  
1-866-670-0801

**MARS:**  
419-423-2766  
1-800-200-5708

**Fax:**  
419-422-5598

**Web:**  
[www.millstreamcu.com](http://www.millstreamcu.com)

**Membership and Account Agreement**

**Funds Availability Policy Initial Disclosure**

**Electronic Funds**

**Agreement and Disclosure**

**Truth-in-Savings Disclosure**

**Privacy Notice Disclosure**



**Creating Quality Financial Relationships for a Lifetime**

- Fee Free Checking Accounts
- Direct Deposit
- ATM/Check Cards
- VISA Credit Cards
- Internet Credit Union/Web Bill Pay
- Vehicle Loans
- Home Equity Loans
- Shared Branching

**East & West Office Hours:**

Monday - Tuesday - Thursday  
9:00am - 5:00pm

Wednesday  
Noon - 5:00pm

Friday  
8:30am - 6:00pm

Saturday  
9:00am - Noon

**West Office Drive Thru Hours:**

Monday - Tuesday - Thursday  
8:30am - 5:00pm

Wednesday  
Noon - 5:00pm

Friday  
8:00am - 6:00pm

Saturday  
9:00am - Noon

**V. Truth-In-Savings Fee Schedule**

IRA Yearly Maintenance Fee (based on acct value)	\$10.00
Loan Application Fee (after 2 denials in 2 months)	\$15.00 each
Loan Late Payment Fee 10% of mo. pymt;	\$50.00 max
Loan Processing Fee 1% of amt. borrowed;	\$75.00 max
Money Orders	\$1.00 each
Return Mail Fee	\$5.00 month
Return of Deposited Check	
Business Accounts	\$25.00 each
Personal Accounts	\$10.00 each
Satisfaction of Mortgage Fee	\$50.00/month
Share Draft Returns for NSF	\$35.00 each
Share Draft/Check Printing	Price May Vary
Stop Payment on Share Draft or ACH (Stop payment on web for Share Drafts-	\$15.00
Visa Balance Research Fee (minimum charge of 1hr.)	\$25.00/ hour
Visa Credit Card International Service Assessment Fee	up to 1% trans. amt.
Visa Check Card Dispute - Chargeback	\$25.00 each
Visa Check Card International Service Assessment Fee	up to 1% trans. amt.
Visa Late Payment Fee	\$25.00/ month
Visa Returned Payment Fee	\$25.00/ month
Visa Statement Copy Fee	\$5.00/ stmt
VSI Fee (applies to Automobiles, RVs, and Boats)	\$33.00/ loan
Wire Transfers - International	
Incoming	\$35.00 each
Outgoing	\$35.00 each
Wire Transfers - Domestic	
Incoming	\$5.00 each
Outgoing	\$15.00 each

\*Fees may reduce your earnings.

V. Truth-In-Savings Fee Schedule

Effective March 1, 2011

Account Balancing Assistance (2 free/year)	\$25.00 each
Account Re-opened Fee (within 60 days of closing)	\$15.00 each
ACH Origination Return Fee	\$35.00 each
ACH Return for Nonsufficient Funds	\$35.00 each
Additional Copies of Statement	\$5.00/ stmt
ATM Surcharge (non members only)	\$2.00 each
ATM/Check Card Transaction Fee (using non MACU ATMs)	\$1.00 each
ATM/Check/Visa Card Replacement Fee	\$10.00/ card
Automatic Transfer from Overdraft	\$2.00 each
CarFax Report	\$29.99 each
Cashier Checks - one free per day	\$1.00 each
Check Cashing (Account Rules Apply)	\$10.00 each
Christmas Club Early Withdraw Fee	\$5.00 each
Copy of Share Draft (C.U. provided, internet is free)	\$10.00 each
Cruisin' 55 Checking (below minimum balance)	\$5.00 each
Dormant Account Fee (no activity for 12 months)	\$5.00/month
Foreign Check Deposit Fee	\$25.00 each
GAP Insurance Policy (loan rules apply)	\$225.00
Garnishments & Tax Levies	\$25.00 each
Home Equity Application Fee	\$125.00 each
Incoming/Outgoing Faxes	\$1.00/page
IRA Close Account Fee	\$25.00
IRA New Account Fee (account balance rule)	\$5.00



**American Share Insurance**  
 Your deposits are insured to \$250,000 per account.

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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.

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**VII Privacy Notice**

**V.**

**Rate Schedule**



Millstream Area Credit Union

1007 Western Ave | 1811 Tiffin Ave.

Findlay, OH 45840, 419-422-5626

Fax: 419-422-5598 (West) 419-425-3305 (East)

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

Disclosure Applicable to Checked Boxes	Last Dividend Declaration Date:				Balance Requirements			Account Limitations See Section 6
	Dividend Rate/ Annual Percentage Yield	Dividend Com- pounded	Dividends Credited	Dividend Period	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Vacation Accounts	Quarterly	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$500.00	Average Daily Balance	Account Transfer Limitations Apply
Overdraft Accounts	Quarterly	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	-	Average Daily Balance	Account Transfer Limitations Apply
IRA Accounts	Quarterly	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$500.00	Average Daily Balance	-
Money Market Accounts	Monthly	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	Average Daily Balance	Account Transfer Limitations Apply
Regular Share Draft Accounts	-	-	-	-	-	-	-	-
Cruisin' 55 Checking Accounts	Monthly	Monthly	Monthly	Monthly (Calendar)	\$500.00	\$500.00	Average Daily Balance	-

The rates and fees appearing with the 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.

V.

Rate Schedule

SHARE AND SHARE DRAFT ACCOUNTS

Millstream Area Credit Union

1007 Western Ave | 1811 Tiffin Ave.

Findlay, OH 45840, 419-422-5626

Fax: 419-422-5598 (West) 419-425-3305 (East)

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

Disclosure Applicable to Checked Boxes	Dividends				Balance Requirements			Account/Limitations See Section 6
	Dividend Rate/ Annual Percentage Yield	Dividend Compounded	Dividends Credited	Dividend Period	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share Accounts	—	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$500.00	Average Daily Balance	Account Transfer Limitations Apply
Minor/Teen Accounts	—	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	-	Average Daily Balance	Account Transfer Limitations Apply
Senior/Trust/Business Accounts	—	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$500.00	Average Daily Balance	Account Transfer Limitations Apply
Special/Payment Accounts	—	Quarterly	Quarterly	Quarterly (Calendar)	-	\$100.00	Average Daily Balance	Account Transfer Limitations Apply
Christmas Club Accounts	—	Quarterly	Quarterly	Quarterly (Calendar)	-	\$100.00	Average Daily Balance	Account Transfer and Withdrawal Limitations Apply

The rates and fees appearing with the 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.

I. Membership and Account Agreement

This agreement covers the rights and responsibilities concerning your accounts and the rights and responsibilities of Millstream Area Credit Union. In this agreement, the words “you” and “yours” mean anyone who signs an account card or accounts change card. The words “we” and “our” mean the Credit Union. The word “Account” means any one or more share or other accounts you have with the Credit Union.

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

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

**2. Individual Accounts-** An individual account is an account owned by one (1) member (individual, corporation, partnership, trust or other organization) qualified for Credit Union membership. If the account owner dies, the interest passes, 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- A joint account includes rights of survivorship. This means 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 transaction and other account matters. Each owner guarantees the signature of any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.
- C. Joint Account Owner Liability. If 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 in the account.

**4. POD/Trust Account Designations-** A payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, payable to all and surviving POD or trust beneficiaries/payees. If there is more than one (1) surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to existence of any account or the vesting of the beneficiary/payee’s interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.

**5. Account 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 regards 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 automatically change the account status when the minor reaches the age of majority.

## I. Membership and Account Agreement

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

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

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

A. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one (1) or more account owners 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 share draft or check within 1 1/2 inches from the top edge, although we may accept endorsements outside this space. However any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

B. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor 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” or “not valid over \$500.” 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 restrictions or limitations.

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 by filling out a separate form. You must notify us at least 30 days in advance to cancel or change a direct

## V. Truth-In-Savings Disclosures

### II. SHARE CERTIFICATE ACCOUNTS-

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

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.

1. 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.
2. DIVIDEND COMPOUNDING AND CREDITING— The compounding and crediting frequency of dividends are stated in the Rate Schedule.
3. BALANCE INFORMATION— The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Average Daily Balance method, which calculated dividends by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
4. ACCRUAL OF DIVIDENDS— For all accounts, dividends will begin to accrue on non-cash 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.
5. TRANSACTION LIMITATIONS— For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.
6. MATURITY— Your account will mature as stated on this Truth-In-Savings Disclosure or on your Account Receipt or Renewal Notice.

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

AMOUNT OF PENALTY— For all 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 or more 180 days’ dividends

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. If applied whether or not the dividends have been earned in other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

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; or where the account is a Keogh

## V. Truth-In-Savings Disclosures

3. **DIVIDEND COMPOUNDING AND CREDITING**— The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **ACCRUAL OF DIVIDENDS**— For all accounts, dividends will begin to accrue on non-cash 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.
5. **BALANCE INFORMATION**— To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Cruisin' 55 Checking accounts, there is a minimum Average Daily Balance Required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Regular Share, Minor/Teen, Senior/Trust/Business, Special/Payment, Christmas/Vacation Clubs, Overdraft, IRA, Money Market, and Cruisin' 55 accounts, there is a minimum Average Daily Balance Required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance required to earn is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
6. **ACCOUNT LIMITATIONS**— For Christmas Club accounts, the entire balance may be transferred to another account of yours on or after November 1st, then the account may remain open for subsequent club periods. For the Christmas Club, if you make a withdrawal during the club period 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 Regular Share, Minor/Teen, Senior/Trust/Business, Christmas/Vacation Clubs, Special/Payment, Overdraft, Money Market, IRA, and Cruisin' 55 Checking accounts, no account limitations apply.
7. **FEES FOR OVERDRAWING ACCOUNTS**— Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of sale purchase, 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 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.
8. **ATM FEES AND ONE-TIME DEBIT TRANSACTIONS**  
For ATM and one time debit transactions, you must consent to the Credit Union's overdraft plan in order for the transaction amount to be covered under any 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 overdraft opt-in form and the Schedule of Fees.

## I. Membership and Account Agreement

deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. Upon a bankruptcy filing, unless you cancel the authorization on file with us. 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 cut-off time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.
8. **ACCOUNT ACCESS**—
  - A. **Authorized Signature.** Your Signature in the Account Card authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear facsimile signature even if it was made by and unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.
  - B. **Access Options.** You may withdraw or transfer funds from your account (s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any 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 are under no obligation to honor any power of attorney.
  - C. **Credit Union Examination.** We may disregard information on any check or draft other than the signature of the drawer, the amount and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.
9. **ACH & WIRE TRANSFERS**—Except as amended by this Agreement, electronic funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for electronic funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulations J. You may order electronic fund transfers to or from your account. We will debit your account for the amount of electronic funds transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds to or from your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. We will not provide you with next day notice of ACH, wire transfers and other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we 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. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments and, if received after a cut off time, may be treated as having been received on the

## I. Membership and Account Agreement

next following funds transfer business day. Information about any cut-off times is available upon request. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you as required by law.

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

### 11. 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, according to our overdraft payment policy.

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

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

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

### 13. 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, item, transaction or other items posted to your account plus any applicable fee (“overdraft”), we may pay or return the overdraft. 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 (1) review of the account required. We do not have to notify you if your account does not have sufficient available funds to pay an overdraft. Your account may be subject to a charge for each overdraft regardless of whether we pay or return the overdraft. Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay an overdraft, we do not agree to pay overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay an overdraft or impose a fee that overdraws your account, you agree to pay the overdrawn amount in accordance with your overdraft protection plan or, if you do not have such a plan, in accordance with our overdraft payment policy.

## V. Truth-In-Savings Disclosures

I. SHARE AND SHARE DRAFT ACCOUNTS— 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 Regular Share, Minor/Teen Share, Senior/Trust/Business, Special/Payment, Christmas/Vacation Clubs, Overdraft, IRA, Money Market and Cruisin’ 55 Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union’s Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Regular Share, Minor/Teen Senior/Trust/Business, Special/Payment, Christmas/Vacation Clubs, and Overdraft accounts are Tiered Rate accounts. If your average daily balance is \$2,499.99 or below the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$50,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. The IRA Share account is a Tiered Rate account. If your Average Daily Balance is \$24.99 or below the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$25.00 to \$9,999.99, the second Dividend Rate and Annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$50,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. The Money Market account is a Tiered Rate account. If your average daily balance is from \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,000.00, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is from \$100,000.00 to \$249,999.99, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$250,000.00 or greater, the seventh Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Cruisin’ 55 account is a Tiered Rate account. If your average daily balance is \$499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your average daily balance is \$500.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
2. NATURE OF DIVIDENDS— Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

## IV. Wire Transfer Agreement

The following terms shall apply to all wire transfers of funds (as defined by Federal Regulation J and the Ohio Uniform Commercial Code) to or from any of the member's accounts at this Credit Union. To the extent the terms contained in this Agreement are different than those in any other agreement or terms of Accounts; this Agreement shall control and be deemed to modify such other agreement or terms of accounts.

1. If you request a funds transfer to be made or if a funds transfer is made to your Account, the Federal Reserve Board's FedWire may be used. Regulation J governs all Fedwire Transfers, and therefore, determines the rights and liabilities of the parties of the transfer.
2. All Automated Clearing House (ACH) payments are provisional. We may give you credit before we receive final settlement of the funds transfer. If we do not receive payment for the provisional credit granted to you, we might charge back to your Account any provisional credit that we have already given you. In that event, you authorize us to take such sum from any Account in which you have an ownership interest or the right to withdraw.
3. Notice of funds transfer from a receipt of a funds transfer into your Account will be made by us on the following periodic statement of your Account. We are not obligated to provide you with next day notification of transfers to your Account. You may, of course, inquire between periodic statements regarding transfers you may have received. You agree to examine the periodic statement within fourteen (14) days after we make the Account statement available to you and immediately notify us of any discrepancy or error. If you fail to notify us within fourteen (14) days after we make the statement available to you shall discharge and relieve us from any liability of claims, demands or expenses (including attorney's fees) in connection with such discrepancy or error.
4. All funds transfers will be made according to our security procedures. Those security procedures are intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures involve a thorough identification of the requestor and a signed wire transfer authorization. These security procedures will also apply to any amendment or cancellation of a payment order. A payment order from the Account, verified by the security procedure is effective as you order, regardless of which Account owner authorized the order. We may give you notice of change in the security procedures. In this event, we shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree in writing to an alternate security procedure.
5. If the beneficiary of a funds transfer is identified by name and an identifying number or account number, payments made to the beneficiary may be made on the basis of that identifying or account number even if the number identifies a person different from the named beneficiary. We will not be responsible for the amount of the transfer paid by means of a designated identification number or account number even if it goes to the wrong beneficiary.
6. If a payment order identifies an intermediary or beneficiary's financial institution only by an identifying number or account number, we may rely on that number as being the proper identification of the intermediary or beneficiary's financial institution. If a payment order identifies an intermediary party or beneficiary's financial institution by both name and an identifying number, and the name and number identify different financial institution, we and any receiving financial institution may rely on the identifying number as the proper identification of the intermediary party or beneficiary's financial institution. You agree to indemnify us for any loss or expense that results from our reliance on an incorrect identifying number or account number.
7. We are authorized to take the amount of such loss or expense from any Account in which you have an ownership interest or the right to withdraw. Any rate of interest that we may be obligated to pay as a penalty under Regulation J or the Ohio Uniform Commercial Code shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the funds transfer were or should have been deposited, whichever is lower. Our liability is limited to the payment of this interest. You agree that under no circumstances will we be liable for any indirect, incidental, consequential, remote or special losses or damages, including attorney's fees and costs.
8. We may establish or change the cut-off time for the receipt and process of funds transfer requests, amendments, or cancellations. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the following business day we are open and processed accordingly. Additionally, the cut-off time may be extended without notice to you if and intermediary or beneficiary institution is closed.
9. We are under no obligation to accept a cancellation or amendment to the funds transfer order received from you but may do so at our option. We may, at our option, choose not to carry out your funds transfer order, including cancellation or amendment of an order, that is not in accordance with the terms of this agreement, or if the transfer is prohibited by a court order garnishment, tax levy or the like, or we reasonably believe such transfer would result in a loss to us. We are not obligated to give you notice of such action, but notice may be given in your next periodic statement or as otherwise required by law.
10. We may charge you a fee for the transfer or other related services according to our Schedule of Fees.

## I. Membership and Account Agreement

- B. Order of Payments. Checks, drafts, items and other transactions may not be processed in the order that you make them, however will be processed in the order that we receive them. Items received on the same day will be placed in payment order by the item or draft number when applicable. The order in which we process checks, drafts and 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 any questions about how we pay checks or drafts and process transfers and withdrawals.
- C. Visa Check Card overdrafts will not be honored unless you specifically opt-in for this service. Opting -in for Courtesy Pay or any other overdraft program does not opt-in for Visa Check Card transactions.

### D. 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 a savings account, which may be less expensive than

our standard overdraft practices. To learn more, ask 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 do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday check 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 Millstream Area Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you according to the Schedule of Fees and Charges.
- There is no limit on the total fees we can charge you for overdrawing your account.

#### **What if I want Millstream Area Credit Union to authorize and pay overdrafts on my everyday check card transactions?**

If you also want us to authorize and pay overdrafts on everyday check card transactions, call 419-422-5626, visit

[www.millstreamcu.com](http://www.millstreamcu.com), or complete the form below and mail or bring it to one of the following addresses:

West Office East Office  
1007 Western Avenue 1811 Tiffin Avenue

14. POSTDATED AND STALEDATED DRAFTS— You agree not to issue any check or draft that is postdated. If you do issue a check or draft that is payable on a future date 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.

## I. Membership and Account Agreement

### 15. STOP PAYMENT ORDERS-

- A. Stop Payment Order Requests. 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, signed, and must accurately describe the check or draft including the exact account number, 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 for us 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. Per the NACHA Operating Rules, the above order will remain in effect
- For ACH Stop Payment Orders:
- Until the stop payment order is rescinded in writing by the signer
  - Until all entries related to this stop pay request have been stopped
- For Share Draft Stop Payment Orders:
- Until the above debit has been returned for stop payment (RO 8)
  - Six months from the date on this stop payment order
  - Until the stop payment order is rescinded in writing by the signer
- 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 endorse in failing to stop payment of an item as a result of incorrect information provided by you.
16. CREDIT UNION LIABILITY— If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operation letters, clearing-house 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 between what you or our employees may say or write will be resolved by reference to this Agreement.
17. CHECKS 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.

## III. Electronic Funds Transfer Agreement and Disclosure

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.
- Depending on the type of transaction(s) in question, we may be legally obligated to allow charges to clear before correcting errors or terminating any access cards.
13. GOVERNING LAW— This agreement is governed by the bylaws of the Credit Union, federal laws and regulations, and the laws and regulations of the state of Ohio, and local clearing-house 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 fee and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.
15. Internet Gambling and Regulation GG Restriction Disclosure— In accordance with 12 CFR 233 Regulation GG, Unlawful Internet Gambling Enforcement Act, Members are prohibited from engaging in unlawful internet gambling or any other illegal activity. 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.

### III. Electronic Funds Transfer Agreement and Disclosure

- 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 the emergency assistance is needed, call the police from the nearest available public telephone.
11. BILLING ERRORS— In case of errors or questions about electronic funds transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. Call us at:
- (419) 422-5626  
Or write to:  
Millstream Area Credit Union  
1007 Western Avenue  
Findlay, OH 45840  
Fax: (419) 422-5598
- Tell us your name and account number
  - Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
  - Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10)\* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)\*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)\* business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

\*\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a POS transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate 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. These terms apply for errors which occurred through no fault of ours, or an affiliate of ours working on our behalf. We will not be responsible to investigate, fix, or credit any account for errors which occurred through no fault of ours, or an affiliate of ours working on our behalf.

### I. Membership and Account Agreement

18. REMOTELY CREATED CHECKS— For purposes of this paragraph, “account” means a transaction account, credit account, and any other account on which checks (share drafts) may be drawn. A remotely created check is a check created by someone other than the person on whose account the check is drawn. A remotely created check is generally created by a third party payee as authorized by the owner of the account on which the check is drawn. Authorization is usually made over the telephone or online communication. The owner of the account does not sign a remotely created check. In place of the owner’s signature, the remotely created check usually bears a statement that the owner authorized the check or bears the owner’s printed or typed name. If you authorize a third party to draw a remotely created check against your account, you may not later revoke 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 for which the third party has proof of your authorization.

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

**Your pledge and our statutory lien rights will allow us to apply the funds in your account to what you owe when you are in default, except as limited by state 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 state or federal law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

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

21. 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.

## I. Membership and Account Agreement

### 22. NOTICES-

A. Name or Address Changes. You are responsible for notifying us of any address or name change.

The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all 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. We will notify you of any change in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

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

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.

23. TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING— your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

### 24. 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 may be retained by us or be payable through financial institutions and made available upon your request. You 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 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 charged 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.

## III. Electronic Funds Transfer Agreement and Disclosure

- 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 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 Saturday, excluding holidays.**
9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS- If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:
- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
  - If you used your card or access code in an incorrect manner.
  - If the ATM where you are making the transfer does not have enough cash.
  - If the ATM was not working properly and you knew about the problem when you started the transaction.
  - If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
  - If the money in your account is subject to legal process or other claim.
  - If funds in your account 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 completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
  - If the telephone or computer equipment you use to conduct audio response or online/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
  - Any other exceptions as established by the Credit Union.
10. NOTICES— All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you as regulated. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations, in conjunction with industry practice.

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, as 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.

### III. Electronic Funds Transfer Agreement and Disclosure

5. **MEMBER LIABILITY**— You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT services, 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 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 either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. For all other EFT transactions, including ATM transaction or if you were grossly 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 you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within two (2) business days after you learn or the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make including those made by the card, code or other means, TELL US AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call :

(419) 422-5626

Or write to:

Millstream Area Credit Union  
1007 Western Ave.  
Findlay, OH 45840  
Fax: (419) 422-5598

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 or preauthorized EFTs will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- B. Terminal Receipt. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, point-of-sale (POS) terminal, or debit card transaction with a participating merchant.
- C. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty (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 (419) 423-3766. 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 transaction upon the request of a third party, such as a credit bureau or merchant;

### I. Membership and Account Agreement

25. **INACTIVE ACCOUNTS**- If your account falls below any applicable minimum balance and you have not made any transaction 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.

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

27. **TERMINATION OF AN 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 reasonable 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, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

28. **TERMINATION OF MEMBERSHIP**— You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all your accounts. 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.

29. **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 honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

30. **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 construed as part of the Agreement.

## I. Membership and Account Agreement

31. 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 post-judgment collection actions.

32. 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 country in which the Credit Union is located.

**33. NEGATIVE ENFORCEMENT 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.**

## III. Electronic Funds Transfer Agreement and Disclosure

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, in each instance plus an additional 1%. 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 or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access card 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 authorized users, shall be bound by this agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft 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. From time to time, the charges may be changed. We will notify you as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer or withdraw).

- All non-Millstream Area CU machines are \$1.00 per transaction (plus any machine operator fees when applicable)

- Replacement card fee of \$10.00 per card.

- Non-sufficient funds fee of \$35.00

B. Visa Debit Card Fees.

- If a member uses a Millstream Area CU ATM, they have unlimited transactions.

- All non-Millstream Area CU machines are \$1.00 per transaction.

- Replacement card fee of \$10.00 per card.

- Non-sufficient funds fee of \$35.00

C. Preauthorized EFT Fees.

- Non-sufficient funds fee of \$35.00

### III. Electronic Funds Transfer Agreement and Disclosure

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
  - See Section 2 for transfer limitations that may apply to these transactions.
- The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.
- D. Preauthorized EFTs.
- Direct Deposit. Upon instruction of (i) your employer or (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 share draft account.
  - Preauthorized Debits. Upon instruction, we will pay certain recurring transactions from your share and/or share draft account.
  - See section 2 for transfer limitations that may apply to these transactions.
  - Stop Payment Rights. If you have arranged in advance to make regular electronic fund transfers out of your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.
  - Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made, and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
  - Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop payment of 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 share draft, you may authorize your check or share draft to be converted to an electronic funds transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.
2. TRANSFER LIMITATIONS— For all share accounts, no more than six (6) preauthorized, automatic, telephone, or Internet transfers and withdrawals may be made from each savings with a designation of non-transactional account to a transactional account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.
3. CONDITIONS OF EFT SERVICES-
- A. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

### II. Funds Availability Policy Disclosure

It is the goal of the Millstream Area Credit Union to follow all aspects of the Availability of Fund and Collection of Checks Regulation (Regulation CC). This policy states the number of business days indicating the maximum time limits (check hold) for making funds available on accounts that have been opened for longer than 30 days. Funds from cash and electronic deposits will be made available on the day we receive the deposit. All checks not listed in appendix "A", will be placed on hold for 2-days.

For all check deposits not listed in appendix "A":

- 1 The first \$200.00 of a deposit will be made available the **next business day**.
- 2 The remainder of the funds will be made available for withdrawal at the **start of the second business day following the banking day of deposit**.

Exceptions to the Availability Schedule:

Regulation CC allows and we may impose longer holds regarding certain exceptions to our schedule listed above, provided extensions are reasonable. **A "reasonable" time is generally considered, but not limited to, seven additional business days and no longer than 30 days.**

Funds Availability for New Accounts:

If we believe to have reasonable cause to doubt the collect ability of a check, we may impose longer holds provided the amount of time is "reasonable."

It is the goal of the Millstream Area Credit Union to follow all aspects of the Availability of Fund and Collection of Checks Regulation (Regulation CC). This policy states the number of business days indicating the maximum time limits (check hold) for making funds available on accounts that have not been opened for longer than 30 days.

New Accounts:

- A "new" account is an account which has been opened for 30 days or less **AND** the member opening the account does not already have an account with an existing transaction (or joint transaction).
- Funds from cash and electronic deposits will be made available on the day we receive the deposit.
- When opening a "new" account for a member with a check type not listed in appendix "A" and is in the amount of \$200.00 or more we will require the check to be deposited into the member's account and a 5-day hold will be placed on it.
- During this time we will make the first \$200.00 (of the aggregate deposit of checks) or the total amount if it is less than \$200.00, **available the next business day**.
- All items may be held during the new account period regardless of covering balance.
- We may still give immediate credit for all checks listed in appendix "A" written in amounts up totaling up to \$5,000.00.
- At any time, we may choose any availability schedule for checks during this time.

Appendix "A"

1. US Treasury checks
2. US Postal Service money orders
3. Federal Reserve Bank checks
4. Federal Home Loan Bank checks
5. State or Local Government checks
6. Cashier's, Certified, or Teller's checks
7. Check drawn on an account held by Millstream Area Credit Union

### III. Electronic Funds Transfer Agreement and Disclosure

This Electronic Funds Transfer Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer (EFT) services offered to you by Millstream Area Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorizes users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or share draft accounts you have with the Credit Union. Electronic funds 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 services, each of you, jointly and severally, agree to the terms and conditions in this agreement and any amendments for the EFT services offered.

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

- A. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union, Pulse, Cirrus, Visa, MasterCard, Discover, American Express, Alliance One Networks, Money Pass Networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may use your card to:
- Withdraw funds from your share accounts.
  - Transfer funds from your share accounts.
  - Obtain balance information for your share accounts.

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

- There is no limit on the number of cash withdrawals you may make in any one day.
- You may withdraw up to a maximum of \$505 (online) or \$255 (offline) in any one 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 card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. 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 share draft account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts the Credit Union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Pulse, Cirrus, PLUS, Visa, MasterCard, Discover, American Express, Alliance One Networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:
- Withdraw funds from your share and share draft accounts.
  - Transfer funds from your share and share draft accounts.

### III. Electronic Funds Transfer Agreement and Disclosure

- Obtain balance information for your share and share draft 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, telephone, or internet from places that accept Visa.

The following limitation on the frequency and amount of Visa Check Card transactions may apply:

- There is no limit on the number of Visa Check Card purchases you can make per day.
- You may withdraw up to a maximum of \$505 (online) and \$255 (offline) in any 24 hour period from an ATM, if there is sufficient funds in your account.
- There is no limit on the number of POS transaction may make in one day.
- You may purchase up to a maximum of \$2,000 (online) and \$255 (offline) 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.
- Offline transactions may be granted at the discretion of the Credit Union, you agree to financial responsibility for all offline transactions conducted with your card and will repay any funds granted to you offline, with insufficient funds in your account to cover the offline transaction.

- C. Millstream Area Response Systems (MARS). If we approve Millstream Area Response Systems (MARS) for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number along with your account number to access your accounts. At the present time, you may use MARS to:
- Transfer funds from your accounts.
  - Obtain balance information for your accounts.
  - Determine if a particular item has cleared.
  - Print a check from your account and have it mailed to you.
  - Print a statement of your account and have it mailed to you.
  - Mark a Visa Check Card on your account as lost/stolen to prevent unauthorized charges.
  - Obtain yearly taxpayer information in regards to your account(s)
  - Obtain Share and Share Certificate Rates, etc.

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