



315 Croghan Street
 Fremont, OH 43420-8208
 Phone: 419-334-4434
 Fax: 419-334-7883
 www.fremontfcu.com

Fee Schedule

Check Cashing Fee	\$3.00
Waived with \$250 in savings or checking or with any loan relationship	
Membership Close/Reopen	\$25.00
Within a 12 month rolling period	
Inactive/Dormant Account	\$2.00
Assessed per month when an account has no activity for 12 consecutive months	
Legal Processing	\$50.00
Attachments, garnishments, tax levies, etc.	
Non-Sufficient Funds (NSF).....	\$25.00
Assessed when an item (check, ATM withdrawal, ACH, Visa Check Card purchase) is presented against your checking or savings account in excess of <u>available and collected</u> funds and returned to the presenter by the credit union.	
Overdraft.....	\$25.00
Assessed when an item (check, ATM withdrawal, ACH, Visa Check Card purchase) is presented against your checking or savings account and is paid by the credit union.	
Savings Transfer to Cover Checking Overdraft	\$5.00
Assessed when an item (check, ATM withdrawal, ACH, Visa Check Card purchase) is presented against your checking account in excess of <u>available and collected</u> funds. An automatic transfer from savings to checking will occur to cover the overdraft.	
Return of Deposited Item	\$10.00
Assessed when a check you've deposited is returned to us by the paying financial institution.	
Check Collection Fee	Determined per item
Pass through fee from our Corporate Credit Union	
Stop Payment Order/Renewal	\$25.00
Applies to checks and ACH items	
Copy of Paid Check	\$2.00
Research and Reconciliation	\$25.00
Assessed by the hour with a minimum of \$10.00 charged	
Interim Statement Copy	\$1.00
Hold and Return Statements.....	\$3.00
Telephone Request to Transfer Funds	\$2.00
Money Orders.....	\$2.00
Official Checks	\$5.00
ATM/Visa Check Card Replacement.....	\$5.00
ATM/Debit/Credit Card sales receipt photo copy.....	\$10.00
Visa Check Card International Service Assessment (ISA) fee involving foreign currency.....	1%
Visa Check Card ISA fee not involving foreign currency	0.8%
Loose Coin Verification	5% of total
Wire Transfers	
Incoming domestic.....	\$10.00
Outgoing domestic	\$15.00
Online Banking with Bill Payment Option	Free
Check Order	Varies depending on the style and quantity ordered



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FUNDS AVAILABILITY POLICY DISCLOSURE

The following information describes Fremont Federal Credit Union's policy of making funds deposited in a Checking Account (also known as a "transaction account") available to you for withdrawal immediately. This is what is called a Funds Availability Policy. Generally, transaction accounts are accounts, which would permit an unlimited number of payments by check or other order to third persons, and also an unlimited number of telephone and preauthorized transfers to third persons, or other accounts you may have with us. Funds availability policies for accounts that are not transaction accounts are described elsewhere in your Account Agreement(s).

Determining Availability of Deposits. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Credit Union observed holidays. If you make a deposit before closing time on a business day that we are open, we will consider that to be the day of your deposit. However, if you make a deposit after closing time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Our hours of operation and closing times are available from the credit union.

Your Ability to Withdraw Funds. Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. Electronic direct deposits will also be available on the day we receive the deposit and you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please be aware, however, that all deposits are subject to proof and verification and if you deposit a check, draft or other non-cash item, which is returned for non-payment for any reason, you authorize us to charge your account for the amount of those funds and we may charge your account without providing prior notice.

Other Check Deposits Availability – Case by Case Hold Availability. There may be delayed availability of funds from some checks that are deposited into your accounts. Your deposits may be made available immediately by the Credit Union, however, in some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the date of your deposit and some checks deposited may not be available until the seventh business day after the deposit. Nonetheless, if all of your deposit is not made available on the same business day of the deposit, the first \$200.00 of your deposit will be available on the same day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also let you know when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. During any delay, you may not withdraw the funds in cash and Fremont Federal Credit Union will not use the funds to pay checks that you have written. The length of delay is counted in business days from the day of your deposit, including every day except Saturdays, Sundays and Credit Union observed holidays. A deposit is considered received when it is accepted at one of our branch offices with all appropriate endorsements. A deposit accepted while our data processing system is not online will be considered received when the transaction is posted in the Fremont Federal Credit Union records.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit and those funds may not be available until the second business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after the deposit, we will notify you at the time you make your deposit. We will also let you know when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.
- Your deposits are drawn on foreign financial institutions or foreign entities.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit, unless your deposits are drawn on foreign financial institutions or foreign entities, which are exempt from the policies outlined in this disclosure. We reserve the right to refuse any item for deposit.

Crediting of Deposits and Payments: Deposits or payments made in an ATM, whether in cash, check, draft, or money order are subject to verification, and the funds of such deposits and payments accounts may be held until they can be collected from the machine, verified and entered into our accounting systems. Further delay may occur if the transaction is made on or immediately prior to a Saturday, Sunday or holiday on which we are closed. If you place a check, draft or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and Regulation CC.

Deposits in Non-transaction Accounts. Regulation CC does not apply to non-transaction or savings deposits; therefore, there is no maximum time frame within which the proceeds of savings deposits must be made available for withdrawal. Our general policy for check holds on non-transaction accounts is to follow the same guidelines used for transaction accounts, although we reserve the right to impose longer holds if deemed necessary. We will notify you if we delay your ability to withdraw funds for any reason, and we will tell you when the funds will be available.

Holds on Other Funds (Check Cashing). If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available had you deposited it.

Holds on Other Funds (Other Account). If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check.

Check Endorsements. Federal law requires a proper endorsement on checks to be placed on the back left side of the check within a 1 & 1/2 inch area. If you fail to properly endorse a check, further delays in processing will be incurred or, the check may be rejected for deposit.

Special Rules for New Accounts. If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from an electronic direct deposit to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The amount of the deposit in excess of \$5,000 shall be available for withdrawal not later than the seventh business day following the banking day on which funds are deposited. Further delays may apply to checks drawn on foreign entities.

Large deposits. The availability of funds provisions in this disclosure do not apply to the aggregate amount of deposits by one or more checks to the extent that the aggregate amount is in excess of \$5,000 on any one business day. For customers that have multiple accounts at the credit union, the credit union may apply this exception to the aggregate deposits to all accounts held by the member, even if the member is not the sole holder of the accounts and not all of the holders of the accounts are the same.

Night Depository. Deposits made via a night depository are not considered as having been received until the deposit is removed from the depository. Items placed in the night depository will be removed from the depository no later than the next business day (does not include Saturdays, Sundays or holidays). You agree that your use or your agent's use of the night depository will be at your sole risk at all times and that our records as to the presence in or absence from the depository of any envelope or package or the contents thereof shall be conclusive and binding upon you. What we finally credit as currency via night depository is subject to our count and acceptance.

Questions. In case you have any questions regarding our Funds Availability Policy, please contact us at:

Fremont Federal Credit Union, PO Box 1208, Fremont, OH 43420. If you phone us, you MUST call at: (419) 334-4434



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TRUTH-IN-SAVINGS DISCLOSURE

NOMINAL RATE	APY	ACCOUNT NO./ACCOUNT TYPE
.10%	.10%	

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that may be with this disclosure or your periodic statement.

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act, which applies to all credit unions.

The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of Fremont Federal Credit Union to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of Fremont Federal Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at Fremont Federal Credit Union. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered at Fremont Federal Credit Union, please call a member service representative.

REGULAR SAVINGS ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded quarterly and will be credited to your account every quarter.

Dividend Period:

For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar quarter.

Minimum Balance Requirements for Regular Savings Account(s):

The minimum required to open this account is \$25.00, which is the par value of one share. The minimum daily balance required to maintain this account and receive the disclosed interest rate is \$100.00. If your account balance decreases below \$25.00 during any month, your account will be subject to a minimum share fee of \$2.00 for any such month.

Transaction Limitations:

During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

E-CHECKING ACCOUNT

Direct or ATM deposit and Electronic Statement (E-Statement) is required with a minimum deposit of \$50.00 to open this account.

You must maintain a minimum daily balance of \$25.00 in your Regular Savings account to avoid a service charge fee. If, during any monthly statement cycle, your Regular Savings account balance decreases below the regular minimum daily balance, your E-checking account will be subject to a service charge fee of \$5.00 for that statement cycle. This account provides for unlimited free check writing if you maintain the minimum balance requirement for this account.

REGULAR INTEREST CHECKING ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded monthly and will be credited to your account every month.

Dividend Period:

For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Regular Interest Checking Account(s):

The minimum required to open this account is \$50.00. You must maintain a minimum of \$250.00 in your regular Savings Account or a \$1,000.00 minimum daily balance in any other deposit account with Fremont Federal Credit Union in order to avoid a service charge fee. If your account balance decreases below the required minimum daily balance, your account will be subject to a service fee of \$5.00 for any such month.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

PREMIER CHECKING ACCOUNT(S) - For Members age 50 and better -

Dividend Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded monthly and will be credited to your account every month.

Dividend Period:

For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Daily Balance Computation Method:

Dividends are calculated by the daily balance method that applies a daily periodic rate to the balance in the account each day.

Minimum Balance Requirements for Premier Checking Account(s):

The minimum balance required to open this account is \$50.00.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

CHRISTMAS CLUB AND SPECIAL SAVINGS ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded quarterly and will be credited to your account every quarter.

Dividend Period:

For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar quarter.

Minimum Balance Requirements for Christmas Club and Special Savings Account(s):

There are no minimum balance requirements that apply to this account.

Transaction Limitations:

During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

**DOLLAR DOG KIDS SAVINGS ACCOUNT(S) - Age Zero to 12
CHA-CHING TEEN SAVINGS ACCOUNT(S) - Age 13 to 18**

Dividend Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded quarterly and will be credited to your account every quarter.

Dividend Period:

For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar quarter.

Minimum Balance Requirements for Dollar Dog Savings & Cha-Ching Teen Savings Account(s):

The minimum required to open this account is \$25.00.

Transaction Limitations:

During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

INDIVIDUAL RETIREMENT SAVINGS ACCOUNT (IRA)

Dividend Rate Information:

The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded quarterly and will be credited to your account quarterly.

Dividend Period:

For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the 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. The period we use is the calendar quarter.

Minimum Balance Requirements for Individual Retirement Savings Account(s):

There are no minimum balance requirements that apply to this account.

Transaction Limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party.

MONEY MARKET SAVINGS ACCOUNT(S)

Dividend Rate Information:

The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded monthly and will be credited to your account monthly.

Dividend Period:

For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Average Daily Balance Computation Method:

Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the 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. The period we use is the monthly statement cycle.

Minimum Balance Requirements for Money Market Savings Account(s):

The minimum required to open this account is \$1,000.00. The minimum daily balance required to maintain this account and avoid a service fee is \$1,000.00. If during any monthly statement cycle, your average daily balance is less than the required minimum, your account will be subject to a monthly service fee of \$5.00. You must maintain a minimum average daily balance of \$1,000.00 in this account to obtain the disclosed annual percentage yield.

Transaction Limitations:

During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

RULES APPLICABLE ONLY TO IRA SHARE CERTIFICATE ACCOUNTS

EARLY WITHDRAWAL PENALTY FOR SHARE IRA SHARE CERTIFICATE ACCOUNTS

We may impose a penalty if you withdraw any of the principal before the maturity date. For Individual Retirement Share Accounts (IRA), the amount of the early withdrawal penalty for your accounts is 30 days of dividends on the amount withdrawn subject to penalty, if your account has a maturity of one year or less; and, 90 days of dividends on the amount withdrawn subject to penalty if your account has a maturity of one year or more. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES FOR SHARE CERTIFICATE ACCOUNTS & IRA SHARE CERTIFICATES ONLY

At our option, or when required by law, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. See your Plan Disclosure if this account is part of an IRA or other tax qualified plan.

AUTOMATIC RENEWAL POLICY

This account will automatically renew upon maturity for another term as specified in the original account. The dividend rate upon renewal will be the same we offer on new term share accounts on the maturity date, which have the same term, minimum balance (if any) and other features as the original term share account. You have a grace period of 30 calendar days prior to maturity in which you may elect in writing not to renew the account. The credit union may also notify you in writing by mail within 30 days prior to maturity if the credit union elects not to renew this account. If either you or the credit union elect not to renew your account, then upon maturity, your funds will be placed in a credit union dividend bearing account. You may also deposit funds into and withdraw some or all the funds from the account within 10 calendar days after renewal without being charged an early withdrawal penalty.

NONTRANSFERABLE/NONNEGOTIABLE

Your account is nontransferable and nonnegotiable. The funds in your account (s) may not be pledged to secure any obligation of an owner, except obligations with this Credit Union.

COMMON FEATURES

All accounts offered by Fremont Federal Credit Union share several common features. These features are:

Membership:

You must complete purchase of a \$25.00 par value share in the credit union (par value of one share is \$25.00) and be a member in good standing. If the balance in your Share Account decreases below \$25.00, the Credit Union may, at its option, close your account and terminate your membership.

We reserve the right to suspend services to a member who is not in good standing, which include, but are not limited to, members who: (i) are delinquent on any loan with this Credit Union; (ii) have a Regular Share Savings balance of less than a \$25.00 minimum; (iii) have caused any financial loss to this Credit Union; (iv) have any unresolved Non-Sufficient Fund Checks outstanding, whether in regard to a deposit or otherwise; (v) have not paid the Credit Union any fees or costs owing to it; or (vi) have a negative balance in any account.

Nature of Dividends:

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

Accrual of Dividends on Noncash Deposits:

Dividends will begin to accrue on the business day you deposit noncash (e.g. checks) to your account.

Federal Deposit Insurance:

The National Credit Union Share Insurance Fund federally insures member accounts up to \$250,000.00.

Transaction Limitations:

We reserve the right to at any time require not less than seven days written notice, nor more than 60 days written notice before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Federal Reserve Regulation D.

Fees:

Please refer to our separate fee schedule for information on fees that may apply to your account.





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DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS (EFT) AND WIRE TRANSFER NOTIFICATION

Fremont Federal Credit Union offers various electronic fund transfer services to our members. We have also provided, and will provide from time to time, plastic Automated Teller Machine Cards (ATM Cards) and/or VISA® Check Cards (Debit Cards) to certain members who apply for any, and are approved for ATM Cards or Debit Cards. Sometimes two or more persons are furnished such cards relating to a single account at the Credit Union. You may also be authorized access to your account(s) through our internet Home-Banking system.

When a secret Personal Identification Number ("PIN") is also provided to a member in relation to an ATM Card and/or a Debit Card, the ATM Card and PIN and/or the Debit Card and PIN can be used in any one of a number of Automated Teller Machines (ATMs) to make "electronic fund transfers." Transfers can be made to, from or between one or more accounts in the Credit Union. Simply follow the instructions at the machine. You may use your Card in automated teller machines of the Credit Union, Jeanie, Pulse, Cirrus Networks and such other machines or facilities as the Credit Union may designate and participate with for you to use your ATM Card or Debit Card. Electronic fund transfers can also be made through our Toni-the-Teller audio response access service once you have been issued secret PINs for those purposes.

This disclosure is furnished to you as a Member of Fremont Federal Credit Union. It meets the requirements of both the federal and Ohio statutes, Chapter 527, relating to "electronic fund transfers". It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner. It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner.

This disclosure is also a contract. The terms and conditions set out here are binding on you and on us as to the making of such "electronic fund transfers" and the use of the Toni-the-Teller audio response access service, your ATM/Debit Card and PINs, access by Code(s), or any other electronic fund transfers, in the following cases:

- If you use the account(s) covered by this disclosure after receipt of this agreement.
- If you already have an ATM Card and PIN, a Debit Card and PIN, an Toni-the-Teller audio response access service PIN, Internet Home-Banking system access and/or a PIN provided by us and you use them to make such transactions after receipt of this agreement.
- If you ask us to provide you with a PIN and you thereafter use it, together with an ATM Card, Debit Card, Toni-the-Teller audio response or Internet Home-Banking system to make such transactions.
- If you ask us to provide you with a PIN and you thereafter use it to make any service transactions.
- If you receive an ATM or Debit Card from us without asking for it, but then ask us to provide you with a PIN so that you can use the card, and you use the card and PIN to make such transactions.
- In any such cases, your use of the account(s) or your making of such transactions constitutes your acceptance of the terms and conditions set out in this disclosure.

Although your account(s) may be subject to "electronic fund transfers", and in that regard are subject to the terms and conditions of this disclosure, you may continue to use those account(s) to the same extent and in the same manner that you have in the past, in so far as "over-the-counter" and other non-electronic transactions are concerned.

In this disclosure, "you" and "your" include the plural in cases where two or more persons have an interest in a single account affected by an "electronic fund transfers" service. "We" or "us" refer to Fremont Federal Credit Union.

THE FOLLOWING SECTIONS RELATE TO ALL "EFTS" AFFECTING YOUR ACCOUNT(S) WHETHER MADE BY USE OF AN ATM CARD OR OTHERWISE

1. **Accounts Affected:** Each of your accounts at the Credit Union can be subject to some kind of "electronic fund transfer" service, with the exception of IRA's and Certificate accounts.

The affected accounts are sometimes referred to in this disclosure as "asset account(s)," "designated accounts" or simply as your "account(s)".

You may notify us if you do not want your accounts to be to be subject to any particular type of "electronic transfer" service, and you may change those instructions in the future. We will, in all cases, follow your instructions to the extent our "electronic funds transfers" programs permit at that time.

2. **Account Agreements:** The terms and conditions of the account agreements relating to your accounts with us remain in effect except to the extent modified by this disclosure.

3. **Minimum Balance:** You must always maintain any minimum balance requirements to be entitled to make, by use of ATM, Debit Card, Toni-the-Teller audio response service or Internet Home-Banking system, "electronic fund transfers" affecting your account(s). PINs for use with electronic access devices may not be issued to members whose loan payments to us are more than 30 days delinquent. We reserve the right to increase minimum balance requirements or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

4. **VISA® Check Card and ATM Debit Card "Electronic Fund Transfer" Services:** At the present time, you can authorize the following types of "electronic fund transfers" to or from your asset account(s) at the Credit Union with your VISA® Check Card and/or ATM Debit Card:

- a. Withdraw cash from your share or share draft account(s).
- b. Make deposits to your share or share draft account(s).
- c. Transfer funds between your share draft (checking) and share savings accounts whenever you request.
- d. Pay for purchases at places that have agreed to accept the Automated Teller Machine Cards (ATM Cards) or VISA® Check Card.

- e. Pay bills directly [by telephone] from your share and/or share savings account(s) in the amounts and on the days you request.
- f. You may not use your card to initiate any type of gambling activity.

Some of these services may not be available at all terminals.

5. **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
 - i. Pay for purchases.
 - ii. Pay bills.
6. **Limitations on frequency of transfers.**
 - i. You may make unlimited cash withdrawals from our terminals each day, provided you do not exceed your account balance.
 - ii. You can use your telephone bill payment service to pay unlimited bills each day, provided you do not exceed your account balance.
 - iii. You can use our point-of-sale transfer service for unlimited transactions each day, provided you do not exceed your account balance.
 - iv. For security reasons, there are limits on the number of transfers you can make using our terminals, telephone bill-payment service and point-of-sale transfer service.
7. **Limitations on dollar amounts of transfers.**

A. The following limitations on the frequency and amount of VISA® Check Card Transactions apply:

- a. You may withdraw up to \$500.00 from our terminals each day you use the ATM card.
- b. You may buy an unrestricted dollar amount worth of goods or services each day you use the ATM card in our point-of-sale transfer service, provided you have sufficient available funds in your account.
- c. Additional Limitations:
 - You may make up to 99 VISA® Check Card purchases per day.
 - Purchase amounts are limited to the amount in your account.
 - There is no limit on the number of cash withdrawals you may make in any one day from an ATM machine, provided you have sufficient funds available in your account.
 - You may transfer up to the available balance in your account at the time of the transfer.

B. Toni-the-Teller (Audio Response) Transactions:

If we approve the Toni-the-Teller audio response access service for your account, a separate PIN (personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your account(s). At the present time, you may use the Toni-the-Teller audio response access service to:

- Withdraw funds from your share draft account(s).
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft account(s).
- Make loan payments from your share and share draft account(s).
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Use your telephone bill payment service to pay unlimited bills each day, provided you have sufficient available funds in your account.
- For security reasons, there are limits on the number of transfers you can make using our telephone bill-payment service.

Your accounts can only be accessed under the Toni-the-Teller audio response access service via a touch-tone telephone. The Toni-the-Teller audio response service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

There is no limit to the number of inquiries, transfers or withdrawal request you may make in any one day. No transfer or withdrawal may exceed the available funds in your account.

Transfer Limitations. For savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, or telephonic transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, lock or close your account.

AUTOMATED TELLER MACHINE (ATM) Transactions:

If you have an ATM Card or a VISA® Check Card (both types of cards will be referred to collectively in this disclosure as "Card" or "ATM/Debit Card"), along with a PIN, you can use it to make any or all of the following transactions at an Automated Teller Machine.

- Deposits to your designated account(s), and transfers from your designated account(s) to another designated account(s), or loan (in Iowa only);
- Cash withdrawals from your designated account(s) up to your authorized limit;
- Balance inquiries on your designated account(s). Balances are updated once each business day and may not show your most recent transactions.

(Some networks may not allow all transaction types.)

Some of these services may not be available at all terminals.

There is a \$1.00 charge for each deposit, withdrawal, transfer or inquiry that is made at ATMs we do not own or operate and that are done on the Jeanie Network.

There is a \$1.25 charge for each deposit, withdrawal, transfer or inquiry that is made at ATMs we do not own or operate and that are done on the Pulse Network.

There is a \$2.00 charge for each deposit, withdrawal, transfer or inquiry that is made at ATMs we do not own or operate and that are done on the Cirrus Network.

POINT OF SALE Transactions:

Your ATM/Debit Card may be used to purchase goods or services from merchants who have arranged to accept an ATM Card or a VISA® Check Card as a means of payment. If you have a Debit Card, it may be used to purchase goods and services from VISA® Check Card merchants. These merchants are collectively referred to as "Participating Merchants" and will display a logo or other symbol that identifies them as a merchant who will accept your Card. Purchases made with your Card, including any purchases where you receive cash back, are referred to as "point of sale transactions" or "POS" transactions. A POS transaction will cause your checking account to be debited for the amount of the purchase. Only checking accounts may be used in connection with point of sale transactions performed with your Card. Please see #36 for more information.

CHECK CONVERSION Transactions:

A transfer through an automated clearing house when you provide a share draft to certain merchants or other payees that enables the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the share draft is blank, partially completed, or fully completed and signed; whether the share draft is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an electronic fund transfer, or whether the share draft is retained by the consumer, the merchant or other payee, or the payee's financial institution. Your authorization to make such types of electronic funds transfers may be expressed in writing or implied, for example, by the posting of a sign.

8. **Excluded Transactions:** We have developed an elaborate electronic data processing system which makes it possible to offer you many electronic services. However, some of these services do not constitute "electronic fund transfers" for purposes of this disclosure. For example, automatic transfers from your account(s) to pay your loan(s) owing to us and automatic transfers between your own asset accounts at the Credit Union. The terms and conditions of this disclosure only apply to those services and transfers which are "electronic fund transfers" as described in Section 4; they do not apply to other transactions which, although electronic in nature, do not constitute "electronic fund transfers" described in that section.
9. **Fees and Charges:** Certain fees and charges apply to electronic transfers. A fee schedule was provided to you at the time you applied for this card. We may amend the fee schedule from time to time and the fees charged to your account will be those fees applicable at the time of any particular transaction. We will notify you of any changes in the fee schedule, as provided by law. You may also ask us for a current fee schedule. We reserve the right to impose fees, and to thereafter increase them, if we deem it necessary. We will give you at least 21 days advance written notice before imposing or increasing any such fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
10. **Limitations on "Electronic Fund Transfers":** We described the types of electronic funds transfers you can make through our various Electronic Funds Transfer Services in Section 4 above. With respect to certain account(s), there are limitations as to how many automatic transfers you are allowed to make to third parties (e.g., your mortgage payments or insurance premiums). No more than six such transfers may be made from these account(s) account during any single statement period. Aside from that limitation, and as to transactions other than those made at an ATM, there are no limitations as to how often you can make "electronic fund transfers" described in Section 4. Nor are there any restrictions as to the dollar amount of any one "electronic fund transfer". We reserve the right to impose any such restrictions in the future as we deem reasonable, but we will give you at least 21 days advance written notice before doing so.
Please refer to Section 26 for limitations on ATM Transactions.
11. **Documentation of Electronic Fund Transfers:**
 - a. **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
 - b. **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (419) 334-4434 to find out whether or not the deposit has been made.
 - c. **Periodic statements.** You will get a monthly account statement (unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly).
 - d. **Passbook account where the only possible electronic fund transfers are preauthorized credits.** If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

Exception for receipts in small-value transfers: Federal Regulations do not require this Credit Union or any financial institution to make available a receipt at an ATM terminal for an electronic transfer if the amount of the transfer is \$15.00 or less.

Examples of the types of small-value transfers where you are not entitled to a receipt for transfers of \$15.00 or less include transfers initiated through an automated teller machine (ATM), point-of-sale (POS) terminal, automated clearinghouse (ACH), or telephone bill-payment plan.

In addition, the fact that any financial institution, including this Credit Union, does not make a terminal receipt available for a transfer of \$15.00 or less is not an "Error" for purposes of the error resolution Section below entitled "Errors or Questions".

Your right to documentation as set forth in subsections A and D of this section does not apply when the electronic funds transfer occurs outside of the United States.

12. **Preauthorized Payments & Stop Payments – Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:
 - a. Call us at (419) 334-4434, or write us at Fremont Federal Credit Union, PO Box 1208, Fremont, OH 43420 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you a fee as set forth in the Fee Schedule for each stop-payment order you give.)
 - b. Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 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.)