

Lake Community

FEDERAL CREDIT UNION

Date:
Account Number:

Share Draft (Checking) /Debit Card Account Application

Primary Owner:

Joint Owner:

Address:

Address:

Home Phone:

Home Phone:

Cell Phone:

Cell Phone:

Address & Phone to appear on checks? Primary Joint Starting Draft # _____

Type of Draft Account: _____

Debit Cards will be mailed out to all account holders: Accept _____ Decline _____

Terms and Conditions

I/we hereby authorize Lake Community Federal Credit Union to establish a share draft account. The credit union is authorized to pay drafts signed by me (or by any of us) and to charge the payment against the share draft account. It is agreed that:

1. Only share draft blanks and other methods approved by the credit union may be used to withdraw funds from this account.
2. The credit union is under no obligation to pay a draft which exceeds the balance in the share draft account. The credit union may, however, pay such a draft and charge the amount of the resulting overdraft plus a service charge against your share or share draft account. The credit union is under no obligation to pay a share draft on which the date is more than six months old.
3. The credit union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
4. When paid, share drafts will not be returned either with the periodic statement of this account or otherwise. Copies of such share drafts will be provided, if requested, and the credit union may charge a fee for providing such copies.
5. Except for negligence, the credit union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
6. Any objection to a transaction shown on your periodic statement of this account is waived unless made in writing to the credit union before the end of 60 days after the statement is mailed.
7. The share draft account shall be subject to such other terms, conditions and requirements as the credit union may establish from time to time.
8. The share draft account is also subject to such other terms and conditions as the credit union may establish from time to time. Such other terms and conditions include, without limitation, service charges for stop payment orders, drafts returned, and any other services as designated by the credit union.
9. If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement.
10. Unless declined, MasterMoney Debit Cards will be mailed out to checking account holders. I/We agree to the terms and conditions of the LCFCU MasterMoney debit card as described in the Membership Booklet /Disclosure Statements provided upon account opening.
11. If accepting home banking service you are requesting online access to your Lake Community Federal Credit Union Accounts. Primary account holder will receive log on instructions through the mail in approximately 7 to 10 days. You understand that the password is issued for your security. It is your responsibility to secure passwords. If you disclose passwords to a non owner of your account(s), you will be responsible for all transactions performed on the account(s).
12. All owners agree to be governed by all Account Agreements, Disclosures and Fee Schedules.
13. I/we authorize the credit union or any credit bureau or other investigative agency employed by the credit union, to investigate data obtained from me/us or from any other source whatsoever whatsoever pertaining to my credit and financial responsibility. **I also understand the credit union may close this account if after an investigation derogatory information is received. Proper notice will be provided by the credit union to the undersigned.**

Signature

Signature

Lake Community

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Address:

Address:

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4. When paid, share drafts will not be returned either with the periodic statement of this account or otherwise. Copies of such share drafts will be provided, if requested, and the credit union may charge a fee for providing such copies.
5. Except for negligence, the credit union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
6. Any objection to a transaction shown on your periodic statement of this account is waived unless made in writing to the credit union before the end of 60 days after the statement is mailed.
7. The share draft account shall be subject to such other terms, conditions and requirements as the credit union may establish from time to time.
8. The share draft account is also subject to such other terms and conditions as the credit union may establish from time to time. Such other terms and conditions include, without limitation, service charges for stop payment orders, drafts returned, and any other services as designated by the credit union.
9. If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement.
10. Unless declined, MasterMoney Debit Cards will be mailed out to checking account holders. I/We agree to the terms and conditions of the LCFCU MasterMoney debit card as described in the Membership Booklet /Disclosure Statements provided upon account opening.
11. If accepting home banking service you are requesting online access to your Lake Community Federal Credit Union Accounts. Primary account holder will receive log on instructions through the mail in approximately 7 to 10 days. You understand that the password is issued for your security. It is your responsibility to secure passwords. If you disclose passwords to a non owner of your account(s), you will be responsible for all transactions performed on the account(s).
12. All owners agree to be governed by all Account Agreements, Disclosures and Fee Schedules.
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Signature

Signature

MEMBER COPY

Lake Community Federal Credit Union

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 (Courtesy Pay) 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 us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay).

➤ **What are the standard overdraft practices (Courtesy Pay) 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).

- ATM Transactions
- Everyday debit card transactions

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

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

➤ **What fees will I be charged if Lake Community Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Lake Community Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 330 877-4370, or complete the form below and bring into our office, or mail to: PO Box 457 Hartville, OH 44632

_____ I want Lake Community Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____ Date: _____

Account # _____

Lake Community Federal Credit Union

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Printed Name _____ Date: _____

Account # _____

MEMBER COPY

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

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

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

a. MasterMoney Debit Card. You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. 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. For one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transaction. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union and such other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from this type of transaction. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

At the present time, you may also use your Card to:

- Make deposits to your share, share draft, and share club accounts.
- Withdraw funds from your share, share draft, and share club accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share, share draft, and share club accounts.
- Access your share draft protection account.
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept MasterCard.
- Order goods or services by mail or telephone from places that accept MasterCard.

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

- There is no limit on the number of MasterMoney Debit Card purchases you make per day.
- Purchase amounts are limited to the amount in your account.
- You may purchase up to a maximum of \$1,500.00 per day.
- You may withdraw up to a maximum of \$250.00 in any one day from an ATM machine, if there are sufficient funds in your account.
- You may purchase up to a maximum of \$1,500.00 from POS terminals per day, if there are sufficient funds in your account.
- 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.

b. 24 Hour Teller Line. If we approve the 24 Hour Teller Line for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time you may use the 24 Hour Teller Line to:

- Withdraw funds from your share accounts.
- Transfer funds from your share accounts.
- Obtain balance information for your share, share draft, share club, and loan accounts.
- Determine if a particular item has cleared.

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



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

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

c. 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 of federal recurring payments, such as Social Security, to your share and/or 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 electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made. A stop payment request for preauthorized Electronic Funds Transfers will apply to all subsequent transfers, unless you withdraw the request.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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

e. BillPay-e. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- The maximum amount of bill payments each day is \$5,000.00, if there are sufficient funds in your account.

f. CU@Home. If we approve the CU@Home for your accounts, you will need your account number and a password that we assign to you. You must use your account number and password to access your accounts. At the present time, you may use the CU@Home to:

- Withdraw funds from your share accounts.
- Transfer funds from your share, share draft, and share club accounts.
- Obtain balance information for your share, share draft, and share club accounts. transfer funds from your share, share draft, and share club accounts.
- Make loan payments from your share, share draft, and share club accounts.
- View cleared drafts.
- Review transaction history.

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

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

2. TRANSFER LIMITATIONS — For all share, Christmas Club, and share club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

3. CONDITIONS OF EFT SERVICES —

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

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

c. Foreign Transactions.

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

A fee of 1.00% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.

d. Security of Access Code. You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

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

4. FEES AND CHARGES — There are certain fees and charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts, or if you believe that an electronic fund transfer has been made without your permission using information from your check. However, TELL US AT ONCE if you believe your Card and/or access code has been lost or stolen or if you believe someone has used your Card or access code or otherwise accessed your accounts without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

You are not liable for an unauthorized MasterCard debit card transaction that was not conducted at an ATM if you can demonstrate that you exercised reasonable care in protecting your Card from loss or theft, you have not reported two or more incidents of unauthorized use in the past twelve (12) months, and your account is in good standing. Otherwise your liability for an unauthorized MasterCard debit card transaction that was not conducted at an ATM will be no more than \$50.00.

For all other EFT transactions involving access devices, including transactions conducted at ATMs, your liability for unauthorized transactions is determined as follows. If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your Card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or code, and we can prove that we could have stopped someone from using your Card or code without your permission if you had told us, you could lose as much as \$500.00.

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

(330) 877-4370

(800) 528-2273 After Normal Business Hours

or write to:

Lake Community Federal Credit Union
255 South Prospect Avenue
P.O. Box 457
Hartsville, OH 44632
Fax: (330) 877-1081

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

6. RIGHT TO RECEIVE DOCUMENTATION —

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

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 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 (330) 877-4370. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

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

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your Card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM Card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic funds transfers from your share, share draft and share club 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:

(330) 877-4370

or write to:

Lake Community Federal Credit Union
255 South Prospect Avenue
P.O. Box 457
Hartsville, OH 44632
Fax: (330) 877-1081

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

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

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

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

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

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

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

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

FUNDS AVAILABILITY POLICY DISCLOSURE

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

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:30 p.m. Monday through Thursday, 6:00 p.m. on Friday, on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:30 p.m. Monday through Thursday, 6:00 p.m. on Friday, on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

7. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.



TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

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

RATE SCHEDULE – SHARE AND SHARE DRAFT ACCOUNTS									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY) (%)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
<input type="checkbox"/> Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Share Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Annually	Annually	Nov. 1 – Oct. 31	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
<input type="checkbox"/> HSA Checking	/	—	—	—	\$25.00	\$1,000.00	—	—	—
<input type="checkbox"/> Community Plus Checking	/	Monthly	Monthly	Monthly	\$5,000.00	\$5,000.00	\$5,000.00	Average Daily Balance	—
<input type="checkbox"/> Lake Renew Checking	/	—	—	—	\$25.00	—	—	—	—
<input type="checkbox"/> Lake Checking	/	—	—	—	Cost of drafts	—	—	—	—
<input type="checkbox"/> Lake Student Checking	/	—	—	—	Cost of drafts	—	—	—	—

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share, Share Club, Christmas Club, IRA Share Club, and Community Plus Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit

Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting of dividends and the dividend period applicable to each account are set forth 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 Share, Share Club, Christmas Club, IRA Share Club, and Community Plus Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.



5. BALANCE INFORMATION — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor. The maximum amount of bill payments each day is \$5,000.00, if there are sufficient funds in your account. *For Share Draft accounts, the minimum balance must be enough to cover the cost of draft printing. If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors. For HSA Checking and Community Plus 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 requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Share, Share Club, Christmas Club, and Community Plus Checking accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal 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 Share, Share Club, and Christmas Club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. The Christmas Club account pays out the balance once each year on or after November 1. On or after that date, the entire balance will be paid to you by check or transferred to another account of yours. For any withdrawal made, we may impose a fee of all accrued, uncredited dividends in the account and your account will be closed. For Lake Student Checking accounts, the primary account holder must be a student between the ages of 16 and 23 years of age. Primary holders between 16 and 17 years of age must have a parent or legal guardian as a joint account holder. For IRA Share Club, HSA Checking, Community Plus Checking, Lake Renew Checking, Lake Checking, and Lake Student Checking accounts, no account limitations apply.

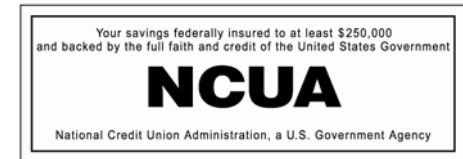
7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

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

Par Value of One Share	\$25.00
Number of Shares Required	1

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



Lake Community Federal Credit Union Fee Schedule

October 1 2012

Credit Union Membership	
Membership Shares on Deposit	\$25.00
Re-Admittance Fee	\$25.00
Miscellaneous General Fees	
IRA - Direct Transfer out Fee	\$50.00
HSA – Request for copy of merchant debit card receipt	\$25.00
HSA Checking – Closure of account within 90 days of account opening	\$25.00
Share Account Closure within 90 days of opening account	\$25.00
Printout of 30 days activity	\$2.00
Statement reprint	\$5.00
Returned Mail Processing	\$7.00
Returned Item Fee (Non VISA Card Associated)	\$15.00 per item
Legal Processing/Garnishments/IRS Levy	\$50.00
Share Account Inactive / Dormant	Share balance with \$200.00 or less and no activity for 36 months, \$5.00 per month.
Wire Transfer (outgoing)	\$20.00/Transfer
Wire Transfer (incoming)	\$15.00/Transfer
International Wire Transfer (incoming and outgoing)	\$50.00/Transfer
Credit Union Official Check	2 per month for free then \$5.00 per check
Credit Union Official Check Stale Dated and/or Voided and/or Reissue Processing	\$4.00 per item
FAX Service	\$3.00/FAX
Research/Reconcile Account	\$30.00/First hour or any part of an hour, thereafter \$4.00 minimum for every 30 minutes
Telephone Transfer Made by a Teller	\$2.00/Transfer
Automatic Overdraft Transfer from Share Account to Draft Account	\$10.00/Transfer
Courtesy Pay Fee	\$30.00/item
Non-Sufficient Funds (NSF) Returned	\$30.00 / Item
Non-Sufficient Funds (NSF) Honored	\$35.00/ Item
Non-Sufficient Funds (NSF) Uncollected	\$5.00/ Item
Non-Sufficient Funds (NSF) on Authorized scheduled transfer or auto transfer	\$5.00/ Item
Photo Copy of Member Draft or Credit Union Official check	\$3.00/ Copy

ACH/Share Draft Stop Pay Exact Match	\$30.00 / per Item
ACH/Share Draft Stop Pay with a Range	\$60.00 / per item
Gift Card	\$5.00 per card
Replacement Debit Card	\$15.00 per card
Share Draft Printing (Check Printing)	Prices will vary depending upon style ordered
Replacement VISA Credit Card	\$15.00 per card
Collection of Foreign Item (Foreign check deposited)	Higher of \$30.00 per item or actual cost
American Express Travelers Cheques	1% of Value
Community Plus Checking Fee	
Monthly Minimum Balance Requirement \$5,000.00	\$4.00 /Month, if balance is below the required minimum balance requirement
Lake Renew Checking Fee	
Monthly Maintenance	\$8.00/ Month
Business Share Draft (Checking) Monthly Fee	
Monthly Maintenance	\$4.50/Month
HSA Checking	
Monthly Minimum Balance Requirement \$1,000.00	\$2.00 Month if balance is below the required minimum balance requirement.
ATM/Debit Transaction and Card Fees	
Transactions would be a deposit, withdrawal, transfer or inquiry	Transactions made at ATMs owned by Lake Community Federal Credit Union are no fee
Transactions made at terminals not owned by Lake Community Federal Credit Union	4 Transactions per month at no fee, after that a \$1.00 charge will apply on all additional transactions
POS (Point-of-Sale) Transactions	No Fee
ATM/Debit Courtesy Pay Opt In Service	\$30.00 per item
ATM/Debit Card Replacement	\$15.00 per card
ATM/Debit Card PIN Reset	\$1.00 each time
ATM/Debit Auto Overdraft	\$10.00 per transfer
Preauthorized EFT Fees	
International ACH Transaction (IAT)	\$1.00 per item
Courtesy Pay	\$30.00 / Item
Non- Sufficient Funds (NSF) Returned	\$30.00 / Item
Non- Sufficient Funds (NSF) Honor	\$35.00/ Item
Non-Sufficient Funds (NSF) Uncollected	\$5.00 / Item
ACH Draft Stop Pay Exact Match	\$30.00 / per Item
ACH Draft Stop Pay with a Range	\$60.00 / per item
CU@Home Banking Fee	
E-statement	NO Fee
CU@ Home Banking	NO Fee

E- Statement with Paper Statement	3.00 Per Statement
BillPay-e / BillPay-e Plus	
Web Bill Pay Service	\$5.00 month, fee is WAIVED if you have at least 4 Bill Paye-e, / BillPaye-e Plus transactions per month. (Month starts from the time you sign up for the service

This credit union is federally insured by the National Credit Union Administration

