

DEFINITIONS

Member Minimum Balance: Each member upon joining the credit union has to deposit \$5 as the minimum required balance (MRB) to join. This \$5 must always remain as a deposit balance in your share account until your account is closed.

Shares: This is the term for the credit union's basic savings account. What your MRB is required to be kept in as a deposit. This account carries the member's main account number.

Share Drafts: This is the term for the credit union's checking account. Attached to your main share account by a "trailer number" (the checking number is always "-09").

Sub-Accounts or Clubs: All accounts, beyond the main share account, are secondary accounts and are attached with a trailer number to the main share account. Any Club account that pays a dividend may be subject to Regulation D and transfer restrictions as explained below in these definitions.

1. ACCOUNT BALANCING: It is your responsibility to reconcile your account statement within a reasonable period after receipt of that statement. If you should require special assistance from any employee of credit union to help balance (reconcile) your account, you may incur a fee from us for doing your balancing. There also may be a fee for any copies we make for you.

2. NSF RETURN FEE AND

OVERDRAFT FEE: When your share draft or pre-authorized paper draft is presented for payment, there must be, at the minimum, enough funds in your share account (less \$5 MRB) and/or your share draft accounts to pay the draft and not take the accounts below zero dollar/cents balance. If the presented check is of such an amount that honoring (paying) it would cause your account to go below a "Zero Dollar/Cents" balance and/or your overdraft line-of-credit does not have a sufficient amount available to draw an advance upon and pay the share draft or pre-authorized paper draft, then that share draft may be dishonored and returned to the payee as "Drawn on Non-Sufficient Funds" (NSF). Whether done inadvertently, non-intentionally, or purposely, we may charge you a penalty for doing so. Also, if a deposit is made on the same business day you were NSF, you are still considered over drafted on your account. If we decide to pay a check that was NSF and allow your account to have a negative balance, you will be assessed a fee for us doing this. You are responsible for bringing the account back to a positive balance immediately, plus pay any applicable fees.

3. ACH DEBIT RETURN FEE: Also in addition to the rules pertaining to NSF RETURN FEES; those rules also apply to draft requests presented electronically through the U.S. Automated Clearing House System (ACH). Fees may be assessed as

previously disclosed for NSF and OVERDRAFT RETURN FEES.

4. DEPOSIT RETURN ITEM FEE: From time to time you may deposit a share draft or check instrument in your account that someone else has given or signed over to you. As depositor/cashee of that instrument, you are the party responsible for it and as last endorser of that draft/check, you are confirming that it is good. If for any reason, that instrument is returned dishonored (i.e. NSF, Stop Payment, Counterfeit, Fraud, etc.) there may be a fee imposed against you for our costs incurred plus handling charges.

5. STOP PAYMENT FEE: If you write a draft or have a pre-authorized paper draft (debit) or a counter check you received from us as a part of a transaction and decide you do not want that draft/debit paid, you may ask for the payment of that draft/debit to be stopped. You must give us the draft number, dollars/cents amount of the draft, and the payee named. You may initiate a stop payment verbally to us over the phone, the fax, or in person. If you request a stop payment without being present in person at one of our office locations, we will honor that stop-payment request for seven (7) days. Then you must personally sign a stop-payment request before the seven (7) days expire. Your signed stop-payment request will expire after six (6) months. It will expire then if you do not personally sign and re-submit a new stop-payment request. There will be a fee imposed for the handling of a stop-payment request. In the case of the loss of a number of checks at once, we will

limit the amount we will charge you for stopping payment on all of them, with a proper police report stating the loss of the checks and the numbering sequence.

6. REVOKE/STOP ACH DEBIT FEE: The credit union does not initiate ACH debits to your account. We are just a facilitator of your request through someone else. If you decide you want to stop an ACH debit you initiated, then there will be a fee for this service. You will normally need to follow the steps listed in #5 (Stop Payment) to stop an ACH debit. You should also notify, in writing, the company through whom you initiated the ACH debit to help avoid future occurrences.

7. COUNTER CHECK WITHDRAWAL FEE: We presently allow you to withdraw funds from your account and take those funds in the form of a credit union check. We presently allow those funds to be withdrawn via: (a) phone request, (b) our voice response system, (c) over-the-counter, and (d) via 24/7 @ Home Internet Banking Service. We may charge you a fee for this service to help offset our cost.

8. COUNTER CHECK REPLACEMENT FEE: If you obtain a Credit Union Counter/Teller Check from us and decide, for any reason, not to use it and return it to the Credit Union for credit or replacement, there will be a fee for this service.

9. PAID DRAFT COPY FEE: If you ever need a photocopy, front and back, of one of

your drafts, you can obtain one through us for a fee. Please see your member service representative in the office nearest you. You must furnish us with the draft number, the date paid, and the amount of the draft. We do not keep your paid drafts in any of our office sites; therefore, please allow us adequate time to process your request. We are charged for this service and this cost will be passed on to you. (You can view and/or print copies of your drafts via our 24/7 @ Home Internet Banking Service at NO charge).

10. STATEMENT RE-PRINT FEE: You may obtain a printed copy of your previous statement(s) by contacting the office nearest you. You may have to pay a fee for that statement. (You can access and print previous statement(s) via our 24/7 @ Home Internet Banking Service at NO charge).

10. a. Account History Fee: You may obtain a history of any of your account(s) from one of our branches. (You may obtain account histories via our 24/7 @ Home Internet Banking Service at NO charge).

10. b. INTERNET BANKING E-STATEMENT OPT-OUT FEE: If you are enrolled in our Internet Banking Service, you will receive your account statement electronically. If you chose to continue receiving a paper statement or opt out of receiving e-statements while enrolled in our Internet Banking Service, you or your account may be assessed a fee for the receipt of paper statements.

11. CLOSE/REOPEN FEE: Credit Union policy and/or state statutes allow one account per social security number. If, for whatever reason, you need or want a new account number, there may be a fee for this service. Only the primary member or his/her legal designee may close/reopen an account. We must have a copy of the legal papers associated with that right.

a) If all you have is a share account, there may be a fee assessed. b) and c) If you have other secondary sub-accounts (trailer numbers), there may be a fee assessed for each sub-account. (i.e. share draft, clubs, IRAs, Share Certificates, and loans, etc.)

12. CLOSED ACCOUNT PAYROLL FEE: If you close your account prior to a final payroll posting, there will be a fee assessed for this service.

13. TRANSFER FEE: Should you call us and want a credit union employee to do a transfer for you personally, that you could have completed for yourself either via our Internet Banking or any other means there may be a charge for that service. Our computer system will transfer funds from your share account to your share-draft account automatically as needed and a fee for this service may be assessed. (See #14 REG D).

14. REG. D SHARE TRANSFER FEE: Federal Regulations require us to limit the number and type of monthly withdrawal transactions on regular share accounts. Transfers or withdrawals made via phone, internet banking, share draft, pre-authorized

debit, or automatic transfer to other credit union accounts (except credit union loans) or third parties are limited to 6 transactions per month or a fee may be assessed for each transaction thereafter.

15. WIRE FEE: We are able to electronically wire funds through the Federal Reserve System to another account in a different financial institution or to receive funds from a different financial institution to your credit union account. The system has a cut off time that is no more than two-thirds into any business day. Please allow at least 24 hours to confirm a wire transfer. We have no control over the timely receipt of the wire transfer to or from the other financial institution. Also, be aware that international wires may take an extended time frame that we have no control over. The system does charge us various fees for wire transactions. Therefore, you may also have to pay a fee for these services. This fee, if charged, will be assessed at the onset of a wire transfer out or upon our receipt of an incoming wire transfer.

16. INTERNET BANKING: We offer Internet banking through our web page at www.buckeyecu.org via 24/7 @ Home at NO charge.

17. DEBIT CARD FEE: BSCU debit cards are issued with NO monthly service fee. (Regular usage fees for ATM surcharges, etc., still apply).

18. ATM CARD FEE: ATM cards are issued and accounts may be assessed a monthly service fee.

19. PIN / PASSWORD CHANGE FEE: Various accounts or services at BSCU must be accessed via a Personal Identification Number (PIN) or Password. You may be able to change PIN numbers and Passwords yourself. If you forget your number or password or want BSCU to change them for you, there may be a charge for this service.

20. CARD REPLACEMENT FEE: If for any reason (i.e. lost, stolen, demagnetized, or damaged) you must replace our ATM or Debit card you are using there will be a fee for the replacement of that card.

21. DEBIT CARD CHARGE-BACK FEE: If for any reason, other than fraud, you request, through any source, that a debit purchase you made, allowed, and/or authorized be returned or charged back through the electronic system, there will be a fee for this service.

22. DORMANT ACCOUNT FEE (PAR): If a share account is the only account you have at BSCU and you allow your share balance to fall below \$250, then there will be a monthly fee assessed to our account.

23. RETURN MAIL CHARGE: It is your responsibility to keep us informed of your correct mailing address at all times. If you fail to do so and your mail is returned to us, we will hold your mail for you for a reasonable period of time. If you do not

keep us informed of your correct mailing address, your mail is returned to us more than once, or we have to spend employee time or credit union funds to find your correct address, then we may impose a fee on you or your account for this service.

24. OVERNIGHT DELIVERY

CHARGE: When you request the credit union deliver something to you immediately and we have to use a delivery service, then we may charge you a fee for complying with your request.

25. INSTA-ZIP LOAN ADVANCE FEE:

When you request a teller give you an advance on your Insta-Zip Personal Line of Credit there may be a fee. (See your contract documents).

26. C-LINE OF CREDIT ADVANCE

FEE: If you have an overdraft line of credit account, we may cover NSF drafts or debits via this account and pay the draft or debit. We may charge a fee for this advancing service.

27. LOAN PROCESSING FEE: Loans obtained through the credit union may be assessed a loan processing fee.

28. TRAVELERS CHECK FEE: There may be a fee assessed at the time of purchase of Travelers checks at the credit union.

29. SPECIALTY CLUB EARLY

WITHDRAW FEE: You may withdraw funds from any of your specialty club share

accounts (Christmas, Vacation, Spring Break, etc.) at any time prior to their normal disbursement date and the club account will be allowed to remain open. A fee may be assessed for each withdraw made.

30. SHARE CERTIFICATE

PRIVILEGE FEE: You may make no more than (1) withdraw and no more than (1) additional deposit to a share certificate account during the term of the certificate. A fee may be assessed for this service.

31. GARNISHMENT / LEVY FEE: If the credit union receives a court-ordered garnishment of personal property or a government-mandated levy against any of your credit union accounts, including but not limited to accounts solely in your name or held jointly with others, at any time, a fee may be assessed to you or your account(s) for processing these orders.

32. FINANCIAL DIRECTIVES FEE: If the credit union receives a financial directive (i.e., child support, etc.), against any of your credit union account(s), including but not limited to, accounts solely in your name or held jointly with others, at any time, a fee may be assessed to you or your account(s) for processing such directives.

33. LEGAL RESEARCH FEE: If the credit union receives a request from you, from the court regarding you, from your legal representative, or from any other contra legal source and we are requested to do research of any kind there will be a fee imposed for an employee research time per

quarter hour along with research cost and also with fees imposed for any copies of any items requested (per item) and fees for mailing and special delivery of items.

34. NON-MEMBER CHECK CASHING

FEE: Non-members will be charged a fee to cash checks drawn on Buckeye State Credit Union accounts. This includes share drafts written to non-members or official checks payable to non-members.
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