

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, FUNDS AVAILABILITY POLICY, WIRE TRANSFER AGREEMENT, AND PRIVACY POLICY DISCLOSURE. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements And Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean MEDINA COUNTY FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Agreements And Disclosures. The word "Card" means any Automated Teller Machine (ATM) or MasterMoney Debit Card issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as "Touch Tone Teller," whereas Our Internet Account Access System is hereinafter referred to as "Online Banking Services." "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

MEDINA COUNTY FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Medina County Federal Credit Union You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union's Bylaws and Amendments.

Credit Union membership is granted to applicants within Medina County Federal Credit Union's common bond as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from organizations within the Credit Union's common bond; and organizations of

such persons. By signing Your application for membership, You acknowledge receipt of these Agreements And Disclosures, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

Credit Union members in good standing and whose status is currently within the Credit Union's common bond (as outlined therein) may sponsor immediate family members and possibly other members of Your household for Credit Union membership. Eligible family members may include for instance: father, mother, brother, sister, son, daughter, grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH MEDINA COUNTY FEDERAL CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC SERVICES AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

ACCOUNT OWNERSHIP

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners with right of survivorship. The joint Owners of the Accounts hereby agree with each other and with Us that all sums, whenever paid into the Accounts by any or all of the joint Owners to the credit of the joint Owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge Us from any liability for such payment. You authorize Us to recognize any of the signatures subscribed in Your application for membership for the payment of funds or the transaction of any business for the Accounts. We can release or pay any amount on deposit in Your Account to any Owner. We can honor checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred and checks cashed against any Account are subject to collectability from such Account if returned unpaid. Any Owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all Owners of the Account as to a disposition of funds on deposit. Any or all of the joint owners may pledge all or any part of the shares in the Accounts as collateral security to a loan or loans and any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. The right of authority of the Credit Union under these Agreements And Disclosures shall not be changed or terminated by said owners or any of them except by written notice to Us, which shall not affect transactions made prior to such notice. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

CUSTODIAL ACCOUNTS. Any custodial Account is subject to the Ohio Transfers To Minors Act and it is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time You open such Account includes all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the Ohio Transfers To Minors Act as it is now or hereafter amended. The age of delivery to custodian FBO minor shall be

upon the age of 21 unless otherwise specified by the custodian under the Ohio Transfers to Minors Act.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require all Trust Accounts to name a beneficiary. You agree that all sums, whenever paid to the Trust Account, shall be held by the Trustee(s) in trust for the beneficiary(ies) named, subject to the right of the Trustee(s) to revoke the same in whole or in part by, and to the extent of, the withdrawal of sums from the Account. Upon the death of the Trustee (or if more than one, upon the death of the last surviving Trustee), the balance remaining in the Account shall be distributed by the Credit Union to the beneficiary or, if there is more than one beneficiary, then to the beneficiaries then living in equal shares unless otherwise designated in the Trust documentation. Where more than one Trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any Trustee acting alone (unless two signatures are required). Shares paid in by the Trustees shall be owned equally. Upon the death of one Trustee, all rights in and to the Account shall belong to any surviving Trustee. In the event of conflicting demands for funds under the Account, the Credit Union may require the signatures of each of the Trustees. For Revocable and Living Trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal unless otherwise provided for in the Trust documentation. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if the Settlor is deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and only if the Settlor is deceased. If the Beneficiary dies (in the case of a natural person), or is no longer in operation as a validly constituted, registered and/or licensed entity under applicable state law (in the case of a charity or non-profit organization), the Trust is terminated. The Settlor may change the Beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union.

ACCOUNT AGREEMENT (continued)

If at any time, the Trustee is deemed incompetent by a court of legal jurisdiction or is unable or unwilling to serve, the Trust documentation shall determine the successor Trustee.

AUTHORIZED SIGNERS. If You establish Your Account with authorized signers, or You subsequently appoint any authorized signers, You understand and agree that the Credit Union will not at any time be liable for the actions of such authorized signers and/or be obligated to ensure that their actions are in accordance with any instructions You have provided to them. Any appointment of an authorized signer, together with any subsequent revocation or change must be in writing and in a form acceptable to Us. It is Your responsibility to determine any legal effects related to Your appointing any authorized signers on Your Account.

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased. Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares unless You designated otherwise. If, however, none of the payable-on-death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, the funds will be paid to the party or parties as required by applicable law. It is the responsibility of all Account Owners to determine any legal effects of opening and maintaining an Account with payable-on-death status.

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. In no event will the Credit Union be liable for the actions of the fiduciary and/or obligated to ensure that the fiduciary's actions are in accordance with any instructions that have been provided to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

ARBITRATION. Any controversy or claim arising out of or relating to these Agreements And Disclosures, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. All parties hereby waive and give up all rights to a jury trial or class action relief.

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with these Agreements And Disclosures and/or Your failure to abide by its terms. In the event of any claim, We shall provide You with reasonable and timely notice of such claim, and thereafter You shall at Your own expense defend, protect and hold harmless the Credit Union against said claim or any loss or liability thereunder. In the event You fail to defend and/or indemnify and hold Us harmless, then in such instance We shall have full rights to defend, pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys' fees necessary to enforce such provision. Such indemnity shall be unlimited in amount and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will debit Your Account for the amount of the item and charge You a fee. You will be liable to Us for the amount of any item You deposit which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorneys' fees. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited. If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account, We will pay such items each business day in an order of Our choosing, all of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other Accounts You may have with Us in necessary multiples (or in such increments as We may from time to time determine) to Your Account to cover any overdraft. If You have a line of credit with Us, transfers will be made first from Your primary share savings Account, provided You have enough available funds in that Account, then from Your line of credit up to Your available credit limit, and then We may elect to pay such overdraft, subject to any preference You have indicated to Us for clearing any overdraft(s). Overdraft transfers are subject to a transfer fee. You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any checks that would overdraw Your checking Account, You may opt-out by writing to Us at the address in this Agreement or by calling Us at the telephone number shown in this Agreement and informing Us of Your intention to opt-out.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGINATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

PROVISIONAL PAYMENT (ACH RECEIPT). Credit given by Us to You with respect to any automated clearing house credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We are entitled to a refund of the amount credited to You in connection with such entry, and the party making payment to You via such entry (i.e., the originator of the entry) shall not be deemed to have paid You the amount of such entry.

CHOICE OF LAW. We may accept payments on Your behalf for Your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving Your account.

EXPENSES. If We incur any costs or expenses as a result of any attachment, garnishment or levy against Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period and a principal balance not exceeding \$500.00) may be subject to an Inactive Account Fee. If no activity occurs in Your account within the time period specified by applicable state law,

ACCOUNT AGREEMENT (continued)

the property in Your account may be subject to transfer to the appropriate state authority ("escheatment"). We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with applicable state law.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

CREDIT REPORTING NOTICE. We may report information about Your account to credit bureaus. Late payments, missed payments, or other defaults on Your account may be reflected in Your credit report.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements And Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

SUSPENSION OF SERVICES. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any check presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You.

Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes, but is not limited to members that have: (a) a delinquent loan; (b) a primary Share Savings Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; or (e) a negative balance on an Account.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

AGREEMENTS AND DISCLOSURES. The Agreements And Disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement, contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account. Your Agreements And Disclosures may be amended by Us from time to time in a manner as prescribed by law.

STOP PAYMENTS. You may ask Us orally to stop payment on a check. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for 6 months. If at the end of 6 months You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a check which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved check. If We do pay a check for which You have requested stop payment and as a result any other item is returned unpaid by Us due to nonsufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

You may also ask Us to replace a lost, destroyed or stolen cashier's, teller or certified check and if You do, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such request. Such declaration of loss and claim for reimbursement will not become effective until the later of: (a) the 90th day after the date of the check (or 90th day following the date of acceptance, in the case of a certified check); or (b) the date We receive

the declaration of loss and claim for reimbursement together with any other required documentation.

CHECKS AND OTHER ACCOUNT ACCESS DEVICES. Any check or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT CHECKS. You understand that postdated a check will have no effect on whether or not it is honored prior to or after the date of any such check. A stale check is any check received by Us that is dated 6 months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft check, or other item presented for payment on Your Account without any liability.

CHECK SAFEKEEPING. Check Safekeeping is automatic on Your Account and Your cancelled checks will not be returned to You. You understand that cancelled checks retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a check and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved check.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 60 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

ELECTRONIC COMMUNICATIONS. By applying for membership in the Credit Union, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any savings, checking, and/or term Account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other accounts You may maintain with Us from time to time including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into any separate consent to receive electronic documentation form, any communications covered by such disclosure and consent shall be subject to the terms and conditions set forth in that disclosure and consent.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Ohio, except to the extent that federal law controls.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE SAVINGS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. In order to earn the disclosed APY, You must maintain an average daily balance at least equal to \$100.00 in Your Account during a dividend period.

Transaction Limitations. During each calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SAVINGS ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account. In order to earn the disclosed APY, You must maintain an average daily balance at least equal to \$100.00 in Your Account during a dividend period.

Transaction Limitations. During each calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SAVINGS CHRISTMAS CLUB ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$0.01. In order to earn the disclosed APY, You must maintain an average daily balance at least equal to \$0.01 in Your Account during a dividend period.

Transaction Limitations. After Your Account is established, You may not make any withdrawals from Your Account, except for the scheduled withdrawal that occurs in October of each year. On October 14th of each year (or on the next business day if October 14th is not a business day), We will transfer the entire balance then on deposit to an account You selected at the time Your Account was established subject to the terms and conditions of such account. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

SPECIFIC TERMS APPLICABLE TO YOUR CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR VARIABLE MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. During each calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

SPECIFIC TERMS APPLICABLE TO YOUR IRA VARIABLE MONEY MARKET ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. In order to earn the disclosed APY, You must maintain an average daily balance at least equal to \$0.01 in Your Account during a dividend period.

Transaction Limitations. During each calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR TERM SHARE AND IRA TERM SHARE CERTIFICATES

Variable Rate Information. These Accounts are subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the separate account disclosure rate supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed APY and to keep Your Account open.

Transaction Limitations. Once established, You may not make additional deposits into Your Account prior to the Maturity Date.

Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Maturity Date. Your Account will mature after the term indicated on the separate account disclosure rate supplement.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the funds before the maturity date. The amount of the penalty will be an amount equal to all accrued dividends.

ACCOUNT DISCLOSURES (continued)

Renewal Policies. Your Account will renew automatically at maturity, You will have a 10-calendar-day grace period following the Maturity Date to make withdrawals and/or deposits without penalty.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described in these Agreements And Disclosures are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes, but is not limited to members that have:

- a delinquent loan.
- a primary Share Savings Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected Credit Union fees.
- a negative balance on an Account.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase 1 share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary share savings Account drops below 1 share (\$5.00), at any time, We may, at Our option, close Your Account.

Nonsufficient Funds Returns. Any check or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any

NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

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

Variable Rate Information. For all variable-rate Accounts, the dividend rate and APY may change at any time. Except Share Savings and Special Savings accounts the dividend rate and APY are determined by Credit Union Management. For Share Savings and Special Savings accounts the dividend rate and APY are determined by the Credit Union's Board of Directors.

Withdrawal of Dividends Prior to Maturity. For all certificate Accounts, the Annual Percentage Yield assumes dividends remain on deposit until maturity. A withdrawal will reduce earnings.

Additional Transaction Limitations. For all Accounts (except Checking and Special Savings Christmas Club, and Certificate Accounts), during any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 and up to 60 days before any such withdrawal.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account.

For all Accounts (except Variable Money Market, IRA Variable Money Market, and Special Savings Christmas Club Accounts), the dividend period is Quarterly, and dividends will be compounded and credited to Your Account Quarterly.

For Variable Money Market and IRA Variable Money Market Accounts, the dividend period is Weekly, and dividends will be compounded and credited to Your Account Weekly.

For the Special Savings Christmas Club Account, the dividend period is Annually, and dividends will be compounded and credited to Your Account Annually.

Balance Computation Method. For all dividend-bearing Accounts, dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

For all dividend bearing Accounts (except share Certificate Accounts) accrued but uncredited dividends will not be paid at the time You close Your Account.

Accrual on Noncash Deposits. For dividend-bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements And Disclosures.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR ATM CARD OR MASTERMONEY DEBIT CARD, OUR AUDIO RESPONSE SYSTEM ("TOUCH TONE TELLER"), OUR INTERNET ACCOUNT ACCESS SYSTEM ("ONLINE BANKING SERVICES"), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

ATM CARD, MASTERMONEY DEBIT CARD, TOUCH TONE TELLER, ONLINE BANKING SERVICES, AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Touch Tone Teller system; (c) Our Online Banking Services system; and (d) any check which You authorize the payee to process electronically. An electronic fund transfer is any

transfer of funds which is performed through the use of Your Card, Our Touch Tone Teller system, Our Online Banking Services system, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

You or by any authorized user of Your Card or PIN may be charged to Your savings or checking Account, as appropriate, and will be treated as though it were a savings withdrawal except that: (1) We may charge withdrawals to Your savings Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your savings and/or checking Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with ATM Card and MasterMoney Debit Card transactions and separate Access Codes to be used in conjunction with Touch Tone Teller and Online Banking Services. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your share Account or Your check Account to cover such transactions.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device we may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Medina County Federal Credit Union locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

TYPES AND LIMITATIONS OF SERVICES

ATM CARD. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your designated savings and checking Account(s). You may also use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to make the following transactions: (a) withdraw cash from Your designated savings and checking Account(s); (b) transfer funds between Your designated savings and checking Accounts; (c) learn the balances in Your designated savings and checking Accounts that You have with Us; and (d) make payments to preauthorized creditors. ATM withdrawals may not exceed \$500.00 per day (savings, checking and line of credit combined), subject to the available funds in Your Account. You may also use Your Card and PIN to purchase goods and services ("POS") at any business establishment where the Card is accepted, not to exceed \$1,000.00 per day (savings, checking and line of credit combined), provided You have enough available funds in Your Account. If You do use Your Card for such transactions, You authorize Us to withdraw funds up to the available balance of Your Account(s) to cover any such transactions, provided You have available funds. For security reasons there are limits on the number of transactions that may be processed each day.

MASTERMONEY DEBIT CARD. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your designated savings and checking Account(s). You may also use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to make the following transactions: (a) withdraw cash from Your designated savings and checking Account(s); (b) transfer funds between Your designated savings and checking Accounts; (c) learn the balances in Your designated savings and checking Accounts that You have with Us; and (d) make payments to preauthorized creditors. ATM withdrawals may not exceed \$500.00 per day (savings, checking and line of credit combined), subject to the available funds in Your Account. You may also use Your Card and PIN to purchase goods and services ("POS") at any business establishment where the Card is accepted, not to exceed \$2,000.00 per day (savings, checking and line of credit combined), provided You have enough available funds in Your Account. If You do use Your Card for such transactions, You authorize Us to

withdraw funds up to the available balance of Your Account(s) to cover any such transactions, provided You have available funds. For security reasons there are limits on the number of transactions that may be processed each day.

TOUCH TONE TELLER TRANSACTIONS. You may use Touch Tone Teller in conjunction with Your Access Code and a touch-tone telephone to make the following types of transactions: (a) make check withdrawals from Your savings Account(s); (b) transfer funds from Your savings Account(s) to other Credit Union Account(s) that You have designated; (c) make balance inquiries on Your savings and checking Account(s) with Us; (d) obtain the date and amount of Your last payroll deposit; and (e) determine whether an item has posted to Your Account. Touch Tone Teller operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please call back later when service is restored.

ONLINE BANKING SERVICES TRANSACTIONS. You may use Online Banking Services in conjunction with Your Access Code, an internet connection and a personal computer for the following services: (a) make check withdrawals from Your savings and checking Account(s); (b) transfer funds from Your savings and checking Account(s) to other Credit Union Account(s) that You have designated; (c) make balance inquiries on Your savings and checking Account(s) with Us; (d) make loan payments on Your Credit Union accounts from Your savings and checking Account(s); and (e) make miscellaneous inquiries on Credit Union services that affect Your Account. Online Banking Services operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the federal government or other payor), You can call Us at the telephone number shown in this Agreement to find out whether or not the deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at the telephone number shown in this Agreement, or write Us at the address shown in this Agreement in time for Us to receive Your stop payment 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. To be sure that a third party does not bill You again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Device is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Device information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

NOTICE OF VARYING AMOUNTS. If regular pre-authorized 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.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments 3 business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except for Touch Tone Teller, Online Banking Services, mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and Touch Tone Teller and Online Banking Services information after Your Account is established. Additional fee schedules are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; (i) You exceed any limits on Your Account; and (j) the MasterMoney Debit Card network does not allow the transaction to proceed due to anti-fraud or similar consumer protections employed by that network.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (330) 334-1023 or write to Us at 1353 Reimer Road, P.O. Box 1010, Wadsworth, OH 44282-1010, if You believe Your Card or PIN have been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your check. Telephoning is the best way of keeping Your possible losses down. You could lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable).

If You tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than \$50.00 if someone uses Your Card or PIN without Your permission. If You fail to tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500.00.

Also, if Your statement shows transfers that You did not make, including those made by Card, PIN or other means, You will tell Us at once. If You do not tell Us within 60 days after the statement was mailed to You, You may not get back any money You lost after the 60 days if We can prove that We could have stopped someone from taking the money if You had told Us in time. If a valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We will extend the time periods.

Exception: You will have no liability for the unauthorized use of Your MasterMoney Debit Card as long as You used reasonable care in safeguarding Your Card from loss or theft and, upon becoming aware of such loss or theft, promptly report that loss or theft to the Credit Union. **This exception does not apply to a transaction conducted with a Card that is: (a) issued to an entity other than a natural person; (b) issued for a commercial purpose, except to the extent that such exception shall apply to transactions conducted for a small-business program; and (c) issued to a person until such time as that person's identity is registered by or on behalf of the Credit Union in connection with such issuance, which registration may include customer identification program requirements.**

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at the telephone number shown in this Agreement, or write to Us at the address shown in this Agreement as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

(1) Tell Us Your name and Account number.

- (2) Describe the error or the transfer You are unsure about, and explain as clearly as You can why You believe it is an error or why You need more information.
- (3) 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 10 business days.

We will determine whether an error occurred within 10 business days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your account within 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 10 business days, We may not credit Your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, We may take up to 90 days to investigate Your complaint or question. For new accounts, We may take up to 20 business days to credit Your account for the amount You think is in error.

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

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at the telephone number shown in this Agreement. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at the address shown in this Agreement. 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.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Ohio, except to the extent that such laws are inconsistent with controlling federal law.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT MEDINA COUNTY FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability To Withdraw Funds. Our policy is to delay the availability of funds from Your cash and check deposits. During the delay, You may not withdraw the funds in cash and We will not use the funds to pay checks that You have written.

Determining the Availability Of A Deposit. The length of the delay is counted in business days from the day of Your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If You make a deposit before closing 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 closing or on a day We are not open, We will consider that the deposit was made on the next business day We are open. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability

Funds from the following types of deposits will be available on the day We receive the deposit:

- Funds from electronic direct deposits to Your Account.

Next-Day Availability

If You make the deposit in person to one of Our employees, funds from the following deposits are also available on the day of Your deposit:

- U.S. Treasury checks that are payable to You.
- Wire transfers.

FUNDS AVAILABILITY POLICY DISCLOSURE (continued)

- Checks drawn on Us.
- Cash.
- State and local government checks that are payable to You.
- Cashier's, certified, and teller's checks that are payable to You.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to You.

If You do not make Your deposit in person to one of Our employees (for example, if You mail the deposit), funds from these deposits will be available on the 1st business day after the day We receive Your deposit.

Other Check Deposits

The first \$225.00 from deposits of other checks will be available on the 1st business day after the day of Your deposit. The remaining funds will be available on the 2nd business day after the day of Your deposit. For example, if You deposit a check of \$700.00 on a Monday, \$225.00 of the deposit is available on Tuesday. The remaining \$475.00 is available on Wednesday.

Longer Delays May Apply. 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 \$5,525.00 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 communication 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 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

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 \$5,525.00 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 1st 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 \$5,525.00 will be available on the 9th 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 \$5,525.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 9th business day after the day of Your deposit.

ATM Deposits. For deposits made at ATMs owned and operated by the Credit Union, deposits will become available for withdrawal based on the availability schedule described above. For deposits made at ATMs not owned and operated by the Credit Union, deposits will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another 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 policy for the type of check that You deposited.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in these Agreements And Disclosures for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693c-1) and Regulation E, Subpart B (12 CFR 1005.30 *et seq.*).

We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. Other than what is required by law, there are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated in Your application for membership. For confirmation purposes, We may call any party designated in Your application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.

Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.

If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your application for membership designates any Account which may be charged in relation to wire transfer requests. All parties which You have authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your application for membership. All modifications or additions to Your application for membership must be in writing.

You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.

You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person

WIRE TRANSFER AGREEMENT (continued)

different from the named beneficiary based upon the beneficiary's identifying or account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us.

You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay interest or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) only individuals named in Your application for membership shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named in Your application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means

and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.

We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.

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FACTS

WHAT DOES MEDINA COUNTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION??

Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.
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What?	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores <p>When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Medina County Federal Credit Union chooses to share; and whether You can limit this sharing.
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Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE

Questions?	Call Us at (330) 334-1023 or go to www.medfed.com
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What We do	
How does Medina County Federal Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Medina County Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an account or deposit money • pay Your bills or apply for a loan • use Your credit or debit card <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>

PRIVACY POLICY DISCLOSURE (continued)

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Medina County Federal Credit Union has no affiliates.</i>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Medina County Federal Credit Union does not share with non-affiliates so they can market to You.</i>
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include securities broker-dealers and insurance companies.</i>

OVERDRAFT PRIVILEGE POLICY

It is the policy of Medina County Federal Credit Union (the credit union, "we", "us", or "our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

Description. A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Our Fees/Charges; E) The deposit of items which according to our Funds Availability Policy, are treated as not yet "available" or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account has been open at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, (B) You are not in default on any loan obligation to us. (C) You bring your account to a positive balance (must end a business day with a positive balance - not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider, without obligation on our part, approving your reasonable overdrafts; as a purely discretionary overdraft "privilege" or "courtesy". This discretionary service will generally be limited to an \$800 maximum overdraft (negative) balance for checking accounts. Of course, any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit and will apply to any transaction that may overdraw your account (see "ELIGIBLE ACCOUNT AND TRANSACTION TYPES").

We may refuse to pay an overdraft for you at any time, even if your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

Limitations. Savings Type Accounts, Money Market Accounts, Public Fund / Charitable Organization Accounts, Student Minor Accounts, and Other Minor

Accounts (not of legal age) are not eligible. We may limit the number of accounts eligible for Overdraft Privilege Service to one account per household and/or one account per tax payer ID. An account cannot be negative for more than 45 days. Any account that is negative for 45 days without a substantial effort to bring the account current must be charged off, unless the member has made application for a loan to correct the overdraft situation.

Eligible Account Types. The account types that are eligible for the Overdraft Privilege Service are: (A) Checking.

Eligible Transaction Types. Each transaction/item initiated for payment against your checking account(s) may be processed by us using your assigned Overdraft Privilege Service limit, including without limitation: Checks, ACH, Electronic Items, our ATMs, foreign ATMs / Debit Card / Check Card, Internet/Online transactions (bill payment), and Telephone transactions.

Optional Overdraft Protection Services. You may apply for overdraft protection from an established line of credit account and/or funds transfer from a designated asset account. If you qualify for these services, you may save money on the fees you pay us for overdraft protection.

Member Opt-Out. You may choose at any time not to participate in our Overdraft Privilege Service by notifying one of our member service representatives.

If You Need Help. Of course, overdrafts should never be used to finance ordinary or routine expenses - and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations please contact a member service representative at (330)334-1023.

Always a Discretionary Service. Our Overdraft Privilege Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege or courtesy that we may provide to you from time to time and which may be withdrawn or withheld by us at any time; without prior notice or reason or cause.

ONLINE BANKING AGREEMENT AND DISCLOSURE

This Medina County Federal Credit Union Online Banking Agreement and Disclosure is referred to as the "Agreement". It explains the terms and conditions governing basic Internet banking services offered by Medina County Federal Credit Union. These services are referred to in the agreement as "Online Banking" or "Online Banking Services". The terms "we", "us", "our", "Medina County Federal Credit Union", and "Credit Union" mean Medina County Federal Credit Union, a federally chartered credit union. The term "you" and "your" means each person who enrolls for Online Banking and has a password. The term "business day" means Monday through Friday, excluding federal holidays.

By using Online Banking, you agree to the terms and conditions of the agreement. Online Banking and each of your accounts at the Credit Union are also governed by the applicable deposit account agreement, the applicable rules and regulations, the applicable Electronic Funds Disclosure Statement and other disclosures and online instructions issued by the Credit Union, as each of these may change from time to time. In case of conflicts between this Agreement and the other Credit Union disclosures, the Agreement will control.

Description of Online Banking Services:

A. Medina County Federal Credit Union Online Banking is an electronic service provided via the Internet that permits you to:

- Access information about accounts which you are authorized to view;
- Transfer funds between authorized accounts;
- Download photocopies of checks or statements;
- Download transaction information to your personal financial management software;
- Request a withdrawal by Cashier's Check to be mailed to your address of record.

B. You must have at least one active deposit account with the Credit Union to use this service.

C. The service is provided free of charge for account inquiry and funds transfer. We may offer additional services in the future which are subject to these terms and conditions. Fees and charges for Online Banking will not be changed without at least 30 days prior notice and shall be charged to your account.

D. In order to use the Online Banking services, you will need to install internet browser software on your computer if you do not already have it installed. Modifications to the services in the future may require installation of upgrades to the browser software. You are responsible for the installation, maintenance, and operation of your browser software.

E. The service is generally available 24 hours a day, seven days a week; however, the service may be unavailable from time to time for maintenance or due to unscheduled down time.

General Terms and Conditions:

You agree that we may provide by electronic communication any notice, communication or disclosure required to be provided orally or in writing to you. But we may require written confirmation from you of your electronic communication with us.

You agree to indemnify, hold harmless, and defend Medina County Federal Credit Union from and against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fees of attorneys, accountants and expert witnesses) arising from your failure to abide by the rules and regulations governing use of the Online Banking Services set forth herein. You agree that the following uses of the Online Banking Services are strictly prohibited:

A. Unauthorized communication of any account information belonging to any other person or entity.

B. Unauthorized communication of any information concerning any password or other online access number, code, or identification or any other proprietary information belonging to any other person or entity.

ONLINE BANKING AGREEMENT AND DISCLOSURE (continued)

C. Unauthorized use of the Online Banking Services to copy or to distribute or transmit copies of copyrighted materials belonging to the Credit Union or any other person or entity.

D. Communicating any obscene or defamatory information including but not limited to posting information on bulletin boards or in conjunction with e-mail.

E. Any use of the Online Banking Services for any purpose other than conducting banking business pertaining to your account(s) with Medina County Federal Credit Union.

In addition, you agree to the following:

User acknowledges and understands that access to the account and funds transfer between pre-authorized accounts may be gained via online services by any person in possession of User's ID and password. Online Banking services are offered in a secure environment, provided you use a secure browser. This protects your account information and personal data. You select your own password. You are responsible for keeping your password confidential and notifying the Credit Union immediately, if your password is lost, stolen or compromised. The Credit Union reserves the right to monitor and review transmissions online and in storage, and without prior notice to User, to remove or reject any material which the Credit Union, at its sole discretion, believes may be unlawful or objectionable.

Limitations and Liabilities

A. Medina County Federal Credit Union and its suppliers make no warranties or representations of any kind with respect to the Online Banking Services, whether express or implied, including but not limited to merchantability or fitness for particular purpose and neither we nor our suppliers nor anyone else who has been involved in the creation, production or delivery of the Online Banking Services assume any responsibilities with respect to User's use thereof. No oral or written information or advice given by us or our suppliers or any of their employees shall create or increase the scope of a warranty or in any way decrease this limitation and User may not rely on any such information or advice.

B. You explicitly agree that any liability of Medina County Federal Credit Union arising from the provision of Online Banking Services is limited to a maximum amount equal to the fees, if any, for such services charged to you by us during the 12 months preceding the alleged failure by us giving rise to a loss by you. You expressly waive any claims for additional, consequential, incidental, compensatory or punitive damages and agree that the damage provisions set forth herein are reasonable in light of the value of such Online Banking Services.

C. Any cause of action concerning the Online Banking Services under this Agreement must be commenced within one year after such cause of action has occurred.

Screen Scraping

You should be aware of a practice commonly known as "screen scraping" or "information aggregation" whereby so-called "information aggregators" make available to their customers a web site on which the customers may view information obtained from other web sites. For example, a Credit Union member, John Doe, might have brokerage accounts, credit card accounts, bank accounts, insurance accounts and loans with a number of entities that provide online access to Mr. Doe. For each entity with which Mr. Doe has online account access, Mr. Doe might have a separate user ID and password, and he would have to log in separately to each entity's web site to view account information or perform a transaction in a particular account.

An information aggregator, or "screen scraper," instead gives Mr. Doe the option to view and manage all of his online accounts held by the various securities, insurance, banking and lending entities in one place - on the aggregator's web site. Often, the composite information from the various entities is reformatted to the information aggregator's standards. To make this possible, the information aggregator will ask you for your user ID and password for the various online accounts you wish to view on the information aggregator's web site. If you give the information aggregator this information, you do so at your own risk. Medina County Federal Credit Union cannot verify the identity of the person gaining access to your account with your user ID and password, whether that person is you, another individual to whom - despite the Credit Union's warning - you have given your password, or an information aggregator. The Credit Union will not be liable for the consequences if you share your password and account information with others. You agree that if you use an automatic check writing service operating through use

of a personal computer or otherwise, the treatment of each item presented against your account through that service and Medina County Federal Credit Union's rights and obligations regarding the items presented will be the same as if the item were signed or initiated personally by you. Medina County Federal Credit Union's privacy policies protect members' nonpublic personal information. If you choose to give your password and account information to a screen scraper or information aggregator, you should understand that the person or company may not protect your nonpublic personal information to the same extent the Credit Union will. You should read carefully the screen scraper's terms and conditions of service before you subscribe for its services.

Computer Performance, Equipment and Software

Medina County Federal Credit Union assumes no responsibility and disclaims any and all liability for loss or damage associated with the functionality or operation of your computer, your connection to the Online Banking service, your browser software or your Internet Service Provider's services or performance, including loss or damage arising out of computer viruses. Medina County Federal Credit Union is not liable or responsible for any loss or other damage, whether direct or indirect, that you suffer as a result of your telephone service, cable service, or electric service being disconnected, interrupted, or otherwise unavailable; for deficiencies in the quality or speed of your connection; for any defect in the modem or computer you use to connect to the Internet; or for any problems with the service quality provided by the service provider you use to connect to the Internet. The Credit Union is not responsible for any damage to the equipment you use to connect to the Internet, or for any other property damage resulting from your use of the Credit Union's Online Banking Services. To use Online Banking services, you must use a secure browser that supports 128-bit encryption, such as Netscape Navigator or Microsoft Explorer. In addition, you must have Adobe Acrobat Reader version 5.0 or higher.

Termination

We reserve the right to terminate your access to or use of this service, or any portion thereof, without notice and without limitation, for any reason, including a violation of the conditions and restrictions in this agreement or any other applicable agreement. The Credit Union shall have no liability to you for such termination. You will not have Online Banking Services to any accounts that have been closed.

You may terminate use of Online Banking Services at any time by calling us at 1-800-367-8932, or writing to us at:

Medina County Federal Credit Union
P.O. Box 1010
1353 Reimer Road
Wadsworth, OH 44282-1010

Termination of your service does not affect your obligations under this agreement for any transactions you have conducted or instructions you have submitted, nor does it affect the terms and conditions of any other products or services you continue to maintain with Medina County Federal Credit Union.

Assignability

You may not assign your rights under this agreement to any other party without our express written consent. We may assign our rights and responsibilities under the agreement without prior notice to you.

Severability

If any part or parts of this agreement are found to be invalid by a change in any applicable law or through any legal proceeding, it will not alter or affect the validity of any of the remaining parts of the agreement, which will remain in full force and effect.

Statements

By requesting Online Banking Services, you agree to receive your statement by electronic means using the Medina County Federal Credit Union Electronic Account Statement System. You understand you will not receive a statement via the United States Postal Service, except for your year-end statement dated December 31. You agree to notify the Credit Union of any address change for your accounts with the Credit Union. Failure to maintain a current address with the Credit Union will result in the imposition of a five-dollar returned mail charge. The following agreement and disclosure establishes the rules of the Electronic Account Statement.

ELECTRONIC STATEMENT AGREEMENT AND DISCLOSURE

This Agreement is a contract that establishes the rules that cover your access to electronic statements of your accounts with Medina County Federal Credit Union through the Electronic Account Statement System (the "System"). By using the System, you accept all the terms and conditions of this Agreement. Please read it carefully. Agreements and disclosures for each deposit account, loan or other relationship with the Credit Union continue to control the terms and conditions of those relationships.

This Agreement is also subject to applicable federal laws and the laws of the State of Ohio. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

Definitions

As used in this Agreement, the words "we", "our", "us" and "Credit Union" mean Medina County Federal Credit Union and any third-party provider which provides the services or the System to the Credit Union. "You" and "your" refer to the accountholder authorized by us to use the System under this Agreement and anyone else authorized by that accountholder to access the accountholder's electronic account statements through the System. "Account" or "accounts" means your accounts at the Credit Union. "Services" means the services provided pursuant to this Agreement. "Business days" means Monday through Friday. Holidays are not included.

Access

To use the System, you must have at least one checking, deposit or other money fund account at the Credit Union, access to Internet service, and an e-mail address, you must agree to this Agreement and must have been authorized by the Credit Union. Once you have agreed and verified your account information, we will send you, by e-mail, confirmation of our acceptance of your enrollment, along with your assigned log-in ID and temporary password. The System can only be used to access your accounts at the Credit Union that have been designated for electronic statement by you and approved by the Credit Union. We undertake no obligation to monitor access through the System to determine that such access is made by you or on your behalf.

Services

You can use the System to view the monthly statement of your Credit Union accounts. The Statements are updated monthly; balances and activity information are current as of the close of business on the date stated on the statement. By using the System, you agree that we may hold delivery of the printed account statements that you had previously received, provided that we will send you a printed account statement, at any time, upon request. Additionally, you agree to retrieve the Annual Billing Rights Statement and Billing Error Resolution information electronically each year at www.medfed.com (the "Services Web Site"). Finally, you agree to electronically view any changes in disclosures, election information or updates to the Credit Union products, services or fees and opt out of the requirement for receiving this information by mail. You agree to accept the Electronic Account Statements available through the System as your account statements. Please be advised that you will be mailed one paper statement each year.

Compliance with Laws

You agree that you will use the System, the Services and the Services Web Site, only for your own proper business and/or personal use in accordance with all applicable Federal, State, and Local laws and regulations and communications, common carrier tariffs, and in accordance with the terms and conditions of this Agreement and any other conditions, rules, and regulations which may be established or specified by the Credit Union from time to time and as may be set forth in any manuals, material, documents, or instructions furnished by the Credit Union to you or posted on the Services Web Site (the "System Rules"). The Credit Union reserves the right to take all actions, including termination of Services pursuant to this Agreement, which it reasonably believes, in its sole discretion, to be necessary to comply with applicable laws, regulations, tariffs, and the System Rules as described above. Upon your request, the Credit Union will provide you with a copy of the current conditions, rules and regulations.

Hours of Access

You can use the System seven days a week, twenty-four hours a day, although some or all the System may not be available occasionally due to emergency or scheduled maintenance to the System. We agree to post notice of any extended periods of non-availability on the Services Web Site.

Website Access The Credit Union may adopt from time to time, upon notice to you, mechanical or electronic methods, codes, or software registration keys and rules ("Security Process"), which the Credit Union deems necessary to control unauthorized use of the Services Web Site or use of and access to the Services. The Services Web Site may only be used with a Security Process and the System Rules that Credit Union provides to you.

Security

You understand the importance of your role in preventing unauthorized access of your accounts, and you agree to promptly examine your monthly statement for each of your accounts as soon as it is available to you through the System. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized access to your account statements. Notwithstanding our efforts to insure that the System is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the System, or e-mail transmitted to and from us, will not be monitored or read by others.

Fees

The Credit Union will not charge you a fee for accessing your accounts through the System. However, your Credit Union accounts are subject to any fees and charges normally assessed with your accounts. If you would like a current copy of fees and charges normally assessed to accounts, please contact us.

Links

From time to time the Credit Union may provide links from the Services Web Site to other Internet sites or resources external to the Services Web Site ("Links"). You agree that the Credit Union is not responsible for the availability, performance or any information of such external sites or resources.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in a fee for the System or the Services, or increased liability for you we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or the System. We will post any required notice of the change in terms on the Services Web Site or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or the System, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the System or the Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

Confidentiality

We will disclose information to third parties about your accounts (i) in order to comply with laws, government agency rules or orders, court orders, subpoenas or other legal process or in order to give information to any government agency or official having legal authority to request such information, or (ii) if you give us written permission.

In Case of Errors or Questions about Your Accounts

If you think your account, the online information, or paper statement is wrong, or if you need more information about your accounts, contact us immediately.

Contact in Event of Unauthorized Access

If you believe your password has been lost, stolen, used without your authorization or otherwise compromised, or if someone has access to your accounts without your permission, immediately telephone us at 1-800-367-8932.

Disclaimer of Warranty and Limitation of Liability

Access to and use of the System, the Services and the Services Web Site is provided to you "As Is" and "As Available". You assume all risks pertaining to the results, performance and use of the System, the Services and the Services Web Site. We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with

ELECTRONIC STATEMENT AGREEMENT AND DISCLOSURE (continued)

the System or the Services provided to you under this Agreement. We do not and cannot warrant that the System will operate without errors, or that any or all of the Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to the System, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty.

In addition, the Credit Union may contract with a third-party provider (the "Third Party Provider") to provide the System or the Services associated with the System. You agree that any such Third-Party Provider merely provides a venue to you and the Credit Union to access information generated by the Credit Union and such Third-Party Provider makes no warranties or representations and shall have no liability of any kind for the information provided through the System.

Termination

Use of the Electronic Account Statement System, other than as permitted by this agreement or any other terms and conditions, may result in the immediate termination of your access to the Electronic Account Statement System. We reserve the right to terminate your access to or use of this service, or any portion thereof, without notice and without limitation, for any reason, including a violation of the conditions and restrictions in this agreement or any other applicable agreement. The Credit Union shall have no liability to you for such termination. You will not have access to the Electronic Account Statement System for any accounts that have been closed.

BILL PAYING AGREEMENT AND DISCLOSURE

You may use Medina County Federal Credit Union's bill paying service to direct Medina County Federal Credit Union to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account (The Account Agreement).

The "Credit Union" means Medina County Federal Credit Union. "You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including the Credit Union you designate and the Credit Union accepts as a "Payee".

How to Set up Payees and Payments

- If you want to add a new "PAYEE", select the "Payee" tab located in your Bill Pay application or speak to a service representative.
- You may add a new fixed payment to a "Payee" by accessing the service and entering the appropriate information. Most

other additions, deletions, or changes can be made in writing or by using the service.

- The Credit Union reserves the right to refuse the designation of a "Payee" for any reason.
- You may pay any "Payee" with-in the United States (including U.S. territories and APO's / AEO's).
- The Financial Institution is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

The Bill Paying Process

Single Payments – a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Credit Union, is currently 2:00p.m. Eastern Standard Time.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.

You may terminate use of the Electronic Account Statement System at any time by calling us at 1-800-367-8932, or writing to us at:

Medina County Federal Credit Union
P.O. Box 1010
1353 Reimer Road
Wadsworth, OH 44282-1010

Termination of your service does not affect your obligations under this agreement, nor does it affect the terms and conditions of any other products or services you continue to maintain with Medina County Federal Credit Union.

Effect of Termination

Upon termination of this Agreement, for any reason, the Credit Union will revoke all Security Processes distributed to you, and you will cease using the System, the Services and the Services Web Site.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement or delegate any or all of our rights and responsibilities under this Agreement to any third party or parties. This Agreement is binding upon your heirs. Signatures: By clicking the accepting box, the undersigned request(s) the described Online Banking Services and agrees to the terms and conditions governing the services. The undersigned agree(s) that all information is accurate and acknowledges receipt of a copy of the agreement and agrees to be bound by these terms governing Medina County Federal Credit Union's online services.

- If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

Single and Recurring Payments

The system will calculate the Estimated Arrival Date of your payment, this is only an estimate, please allow ample time for your payments to reach your "Payees".

Cancelling a Payment

A bill payment can be changed or cancelled, any time prior to the cutoff time on the scheduled process date.

Available Funds

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to the Credit Union.

- The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.
 - If you do not have sufficient funds in the account and the Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.
 - You further agree the Credit Union, at its option, may charge any of your accounts with the Credit Union to cover such payment obligations.
- The Credit Union reserves the right to change the cut-off time. You will receive notice if it changes.

Liability

- You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN).
- You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority.
- If you want to terminate another person's authority, you must notify the Credit Union and arrange to change your PIN.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- The Credit Union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.

BILL PAY AGREEMENT AND DISCLOSURE (continued)

- The Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify the Credit Union after you learn that you have not received credit from a "Payee" for a bill payment.
- The Credit Union is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Credit Union's agent.
- In any event, the Credit Union will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service, even if the Financial Institution has knowledge of the possibility of them.
- The Financial Institution is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Credit Union's reasonable control.

Amendment Termination

The Credit Union has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on the Credit Union's

records, by posting notice in branches of the Credit Union, or as otherwise permitted by law.

- The Credit Union has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to the Credit Union.
- The Credit Union is not responsible for any fixed payment made before the Credit Union has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by the Credit Union on your behalf.

Service Fees

Additional charges for member requested services may apply. See the Schedule of Fees and Charges. The Credit Union reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred. Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement you received when you opened your account, which discloses important information concerning your rights and obligations.

MOBILE DEPOSIT AGREEMENT AND DISCLOSURE

This Agreement covers the rights and responsibilities concerning your accounts and the rights and responsibilities of the Medina County Federal Credit Union Credit Union) providing this Agreement. In this Agreement, the words "you" and "yours" mean anyone who signs an Account Card or Account Change Card (Account Card or any other account opening document). The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share or other accounts you have with the Credit Union.

Definitions

Mobile Deposit Service is a service that allows you to digitally deposit paper checks into an eligible Consumer or Business Account by creating a digital deposit through our Mobile Deposit System. We will process and collect the Mobile Deposit through the check collection system just as we would a paper check.

Mobile Deposit System means our computer systems and databases that you may access in order to use the Mobile Deposit System.

Check Image means a digital image of an original paper draft (check), payable on demand, and drawn on an office of a United States bank.

Capture Device means the computer hardware (scanner), mobile device (camera), software, or web-based applications used by you to prepare a Check Image, create a Digital Deposit, and access the Mobile Deposit System.

Digital Deposit means the package of information (including the Check Image, dollar amount information, deposit account information, etc.) that is transmitted to us allowing for the deposit, processing, and collection of the item.

MICR Data means information from the Magnetic Ink Character Recognition stylized printing on the bottom of checks comprised of routing, transit, account, and check serial numbers.

Your Responsibility

You agree to notify us IMMEDIATELY if you change your email address, as this is the email address where we will send you all notifications of received, approved, or rejected Mobile Deposit items.

You understand that you must be a Member in good standing of Medina County Federal Credit Union for at least six (6) months and agree to all terms of the Online Banking Agreement and Disclosures before you are eligible to apply for Mobile Deposit Services.

With respect to each Mobile Deposit that you transmit to us, you indemnify and hold us, our affiliates and other Service Providers and each of our and their respective officers, directors, employees and agents harmless from and against any and all claims, demands, damages, losses, liabilities, penalties and expenses (including, without limitation, reasonable attorney fees and court costs at trial or on appeal) arising directly or indirectly:

- From your failure to follow the eligibility or endorsement standards outlined in this Agreement;
- From your breach of any check presentment representation or warranty;
- As a result of any of your acts or omissions in the capturing, creation, or transmission of the Mobile Deposit;
- From any duplicate, fraudulent, or unauthorized presentment of a Mobile Deposit;
- For any loss caused by our acceptance of the Mobile Deposit in lieu of the original paper check; or;
- From any other act or omission arising out of our action or inaction taken pursuant to any request by you or pursuant to this Agreement.

Security Procedures - You must comply with all security procedures for Mobile Deposit that are established by us or set forth in any written user requirements communicated to you. You are solely responsible for:

- Maintaining your own internal security procedures for maintaining, marking, destroying paper items deposited using Mobile Deposit.
- Safeguarding the security and confidentiality of any information obtained from your deposited checks that may be printed from, stored on, or transferred from, the Capture Device, the Mobile Deposit System, or your other computer/data systems or portable media and;
- Preventing errors or unauthorized access to the Capture Device or the Mobile Deposit System.

Our Responsibility

Availability - We will take reasonable measures to ensure that Mobile Deposit is available, but we are not liable for system failures, temporary service disruptions or attempts to access the service outside of the United States of America, or any other reason that causes the Mobile Deposit Service to be unavailable. If Mobile Deposit is unavailable; you are responsible for carrying out your business through alternative channels. Further, we are not liable for any inaccurate or incomplete information with respect to transactions which have not been completely processed or posted using Mobile Deposit.

We are not liable to you for a failure to process a Mobile Deposit, or any error that results in processing or collecting a Mobile Deposit:

- For which you have not provided us with full and correct MICR Data and dollar amount from the original paper check;
- For which you have not provided an accurate and legible image of the original paper check;
- For which you have failed to comply with formatting standards or other guidelines required by us or;
- That would violate this Agreement or any other Agreement between you and us.

Determination of Items Eligible for Mobile Deposit

You may only create a Check Image of items made payable to you individually or to you alternatively with another person or persons (John Doe or Jane Doe); jointly payable items (John Doe and Jane Doe) may not be deposited using Mobile Deposit unless both parties have endorsed the item and both parties are signors on the account. For business accounts, the check must be payable to the business as titled on the account opening document and properly endorsed by the business. (see additional endorsement standards in the next section titled: Creating a Mobile Deposit - Endorsement).

Without limiting the preceding sentence, we reserve the right to reject any deposit for any reason and the following items are specifically not eligible for deposit using Mobile Deposit:

- Cash,
- Savings bonds,
- Travelers checks,
- Money Orders,
- Checks that are drawn on a foreign bank,
- Checks payable in a medium other than U.S. dollars,

MOBILE DEPOSIT AGREEMENT AND DISCLOSURE (continued)

- Non-cash items (as defined under Section 229.2(u) of Federal Reserve's Regulation CC),
- Promissory notes and similar obligations,
- Third party checks,
- Pre-existing substitute checks,
- Checks that have been previously returned as unpaid or uncollected,
- Checks drawn on your own Medina County Federal Credit Union account,
- Checks greater than 180 days old,
- Checks that are dated after the date of deposit,
- Checks that contain erasures or checks that have been altered, and
- Any other class of checks or drafts as communicated to you from time to time.

Creating a Mobile Deposit

Endorsement – The check must be properly endorsed by the payee(s) of the check and the check must be deposited into an account of one of the payees. Each payee must sign his or her name along with the printed words "For Deposit Only" and the account number to which the check will be deposited.

Accuracy – You are responsible for creating an accurate Check Image and inputting the correct dollar amount of the check into the Capture Device.

In creating the Check Image, ensure that the MICR Data, check number, and name of the maker of the check are commercially printed on the check. Any defects such as tears or alterations may prevent the Capture Device from creating an accurate Check Image, causing the Mobile Deposit to be rejected. If you receive error messages indicating that the Mobile Deposit has been rejected, then the check must be physically deposited at your local Medina County Federal Credit Union branch.

Legibility – You are responsible for the inspection of all Check Images to ensure the legibility of the Check Image including without limitation the dollar amount, the signature of the person who made the check, and for ensuring that any and all information on the paper check is accurately captured and legible in the resulting Check Image.

If any information is not accurately captured and legible, you may cancel the scan/photograph and rescan/re-photograph the physical check. Any physical check that continues to yield an illegible Check Image after repeated scanning/photographing attempts must be physically deposited.

Security Features – You acknowledge that the Capture Device may not capture all security features (e.g., watermarks) contained in or on the original paper checks, and you must manually examine the paper item to determine authenticity prior to creating a Check Image or submitting a Mobile Deposit. You agree to assume any and all losses resulting from claims based on security features that do not survive the image process.

Submitting a Mobile Deposit

Confirmation and Receipt – After you submit a Mobile Deposit, you will receive a message from us via email confirming that we have accepted the Mobile Deposit. After we have confirmed receipt of your deposit, you will receive a second email message from us indicating whether your deposit has been accepted for processing, changed, or rejected.

Performance of Mobile Deposit may be affected by external factors such as communication network latency. A Mobile Deposit is not considered "accepted" until the entire Mobile Deposit transmission is received by us and you receive a message confirming that the Mobile Deposit was accepted.

Deposit Limits

You are limited in the amount that you may deposit at any given time using Mobile Deposit. The following deposit limits apply to each account:

- **Per Item Limit** – Limits the value of each item that you deposit and applies to each separate item that you deposit.
- **Daily Limit** – Limits the total combined value of all items deposited in a single Business Day. Deposits made after the daily cutoff time (currently 3:00 pm Eastern time) or on a non-Business Day (as explained in the "Funds Availability" section below) will apply to the daily limit of the next Business Day.
- **Weekly Limit** – Limits the total combined value of all items deposited in a single week. For the purposes of deposit limits a "week" is defined as the last 7 consecutive Calendar days.

The deposit limits vary depending on many factors including your deposit history and the length of your relationship with us. Deposit limits are subject to change as we continually evaluate these factors.

Fees and Charges

There may be additional fees and charges for using Mobile Deposit; these fees are described in the Schedule of Fees and Charges on our website. You agree to pay all such fees and charges associated with Mobile Deposit and authorize us to deduct the calculated amount from your Medina County Federal Credit Union account(s). Fees will only be assessed if the Digital Deposit is accepted for processing and we reserve the right to waive or change fees as we deem appropriate.

Funds Availability

This policy only applies to deposits made using Mobile Deposit; deposits made at a branch location remain subject to the Funds Availability Policy outlined in the most current version of the Medina County Federal Credit Union Account Agreement.

We are not liable for transactions you initiate before the funds are available for your use. Until you receive confirmation that the funds are made available, you may not withdraw the funds in cash and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, we may charge a fee for this.

Mobile Deposit is available 24/7/365, but the funds availability of the accepted deposit is subject to the following processing cut-off times:

- Deposits submitted and accepted before 3:00 pm Eastern Time on a Business Day – generally, the first \$225 of your total daily deposits will be available by the close of that business day which is considered the recorded day of your deposit. The balance of your total daily deposits will be available on the next available Business Day.
- Deposits submitted and accepted after 3:00 pm Eastern Time on a Business Day (or items deposited on a non-Business Day) – these deposits will not be processed until the next available Business Day, which will be considered the recorded day of your deposit. Generally, we will make the first \$225 of your total daily deposits available by the end of the recorded day of deposit with the balance of your total daily deposits available on the next available Business Day.

In certain circumstances, and at Medina County Federal Credit Union's discretion, the deposit 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 have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you via email if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. In general, funds delayed for the above reasons will be available no later than the seventh Business Day after the recorded day of your deposit.

Please remember that even after the item has been accepted and we have made the funds available to you, and you have withdrawn the funds, you are still responsible for items you deposit that are returned to us unpaid and for any other problems involving your deposit.

Returned or Rejected Items

Returns – If a check that is deposited using Mobile Deposit is returned to us for any reason (such as non-sufficient funds); you agree that we may charge your account for any and all fees associated with the returned item.

Rejections – We will notify you via email whether your deposit is accepted or rejected; you will not be charged the service fee for rejected items. Items that are rejected for deposit using Mobile Deposit may be re-presented for deposit at a physical branch of Medina County Federal Credit Union.

Collection of a Mobile Deposit

Digital Deposits are processed similarly to traditional deposits; Mobile Deposit does not process Digital Deposits through ACH conversion. We will determine the manner in which we will seek to collect a Digital Deposit and we reserve the right to process a Digital Deposit by any of the following methods:

MOBILE DEPOSIT AGREEMENT AND DISCLOSURE (continued)

- Present or transfer the Check Image to the paying bank, a Federal Reserve Bank, image share/exchange network, or other collecting bank;
- Create a Substitute Check from the Check Image and collect the Substitute Check; or,
- Request that you provide to us the original paper check from which the Check Image was created and then collect the original paper check.

We may, in our sole discretion, reject, repair, alter, amend, re-format or convert the Check Image or MICR Data submitted in a Digital Deposit in accordance with general check collection practices and industry presentment standards, but we have no obligation to do so. If we require that you comply with certain formatting standards or other guidelines when submitting Digital Deposits and you decline to implement, or comply with, such standards or guidelines, you acknowledge that we are not liable for any error or loss that results from our processing of such Digital Deposit or any delays caused from our re-formatting or conversion of the Digital Deposit prior to processing. We will have no liability to you or any other person in the event that your deposited check is processed as, or converted by us to, a Check Image or Substitute Check.

Marking, Retaining, and Destroying Original Paper Checks

To mitigate the risk of potential fraud or the presentment of duplicate items, you agree to clearly mark on the original paper check that the item has been deposited by mobile or remote deposit. Items should be marked after you receive confirmation that the deposit was received and accepted for processing by Medina County Federal Credit Union.

Destruction – You must destroy the original paper check in accordance with this Agreement and employ commercially reasonable methods to securely store the original paper check until destruction. You agree to securely store all deposited checks to help ensure that checks are not digitally processed more than once or physically deposited at the Credit Union after being digitally deposited. You will establish procedures to ensure that only authorized persons have access to these checks.

Retention – Retain all checks for at least 60 (sixty) days after the deposit is made in case a check is returned and you need to collect on the check by re-depositing the original item. You agree to destroy all deposited checks at 60 (sixty) days after deposit or as soon as reasonably possible thereafter. At our request, you must provide the original paper check to us if the original paper check has not been

destroyed by you and we need the original paper check to process a payment or resolve a dispute arising from a Mobile Deposit.

Re-presentation – In the event we, in our sole discretion, determine that we require the original paper check for re-presentation in order to collect a returned Check Image or Substitute Check, you are responsible for providing to us the original paper check, or if the original paper check has been destroyed, for obtaining a replacement check.

Representations and Warranties

With respect to each Mobile Deposit that you transmit to us, you are deemed to make any representation or warranty that would have applied had you deposited the original paper check. In addition, you are deemed to make to us any representation or warranty that we make, under applicable law, clearinghouse rule, Federal Reserve Operating Circular, bi-lateral agreement or otherwise, to any person (including without limitation a collecting United States bank, a Federal Reserve Bank, a Receiving Depository Financial Institution, a paying bank, a returning bank, the drawee, the drawer, any endorser, or any other transferee) when we transfer, present, or originate the Mobile Deposit, or a Substitute Check created from that Check Image. These representations and warranties include but are not limited to, that: (a) the transmissions contain accurate images of the front and back of the original checks; (b) the transmissions contain all necessary endorsements; and (c) no depository bank, drawee, drawer, or endorser will be asked to make a payment based on an item that it has already paid.

Limitations of Mobile Deposit

You may not use Mobile Deposit if there are restrictions on your deposit account that prevent you from depositing or withdrawing funds. You may use Mobile Deposit and the Mobile Deposit System for business or personal use for as long as we in our sole discretion provide these services to you, however deposits to a business account must be payable to and endorsed by the titled name of the business. Once a Check Image has been submitted for deposit, we are not able to delete or remove the item from the collection process and it becomes subject to the "Funds Availability" policy described herein.

If you believe there is an error with your deposit, please notify us immediately: Telephone (330)334-1023, FAX (330)334-5610, Email: info@medfed.com

DIGITAL WALLET AGREEMENT AND DISCLOSURE

These Terms for adding your Medina County Federal Credit Union debit card to a Digital Wallet (the "Terms") apply when you choose to add a Medina County Federal Credit Union debit card to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Medina County Federal Credit Union, and "we," "us," "our," and "Bank Name" card" refer to the issuer of your Medina County Federal Credit Union card, which is Medina County Federal Credit Union. When you add a Medina County Federal Credit Union debit card to the Wallet, you agree to these Terms.

Adding Your Medina County Federal Credit Union Debit Card. You can add an eligible Medina County Federal Credit Union Debit card to the Wallet by following the instructions of the Wallet provider. Only Medina County Federal Credit Union debit cards that we indicate are eligible can be added to the Wallet. If your Medina County Federal Credit Union debit card or underlying account is not in good standing, that Medina County Federal Credit Union debit card will not be eligible to enroll in the Wallet. When you add a Medina County Federal Credit Union debit card to the Wallet, the Wallet allows you to use the Medina County Federal Credit Union debit card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Medina County Federal Credit Union debit card is accepted.

Your Medina County Federal Credit Union Debit Card Terms Do Not Change. The terms and account agreement that govern your Medina County Federal Credit Union debit card do not change when you add your Medina County Federal Credit Union card to the Wallet. The Wallet simply provides another way for you to make purchases with the Medina County Federal Credit Union debit card. Any applicable interest, fees, and charges that apply to your Medina County Federal Credit Union debit card will also apply when you use the Wallet to access your Medina County Federal Credit Union debit card. Medina County Federal Credit Union does not charge you any additional fees for adding your Medina County Federal Credit Union debit card to the Wallet or using your Medina County Federal Credit Union debit card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

Medina County Federal Credit Union Is Not Responsible for The Wallet. Medina County Federal Credit Union is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Medina County Federal Credit Union debit card in the Wallet. We are not responsible for any failure of the Wallet, or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet.

Contacting You Electronically, And by Email. You consent to receive electronic communications and disclosures from us in connection with your Medina County Federal Credit Union debit card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Medina County Federal Credit Union account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

Removing Your Medina County Federal Credit Union Debit Card from The Wallet. You should contact the Wallet provider on how to remove a Medina County Federal Credit Union debit card from the Wallet. We can also block a Medina County Federal Credit Union debit card in the Wallet from purchases at any time.

Governing Law and Disputes. These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement

DIGITAL WALLET AGREEMENT AND DISCLOSURE (continued)

under which your Medina County Federal Credit Union debit card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Medina County Federal Credit Union debit card agreement.

Ending or Changing These Terms; Assignments. We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all Medina County Federal Credit Union debit cards from the Wallet. You may not assign these Terms.

Privacy. Your privacy and the security of your information are important to us. U.S. Consumer Privacy Notice available online at: www.medfed.com/about/privacy applies to your use of your Medina County Federal Credit Union debit card in the Wallet. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Medina County Federal Credit

Union debit card transactions, and to improve our ability to offer these services. This information helps us to add your Medina County Federal Credit Union debit card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider, and that is governed by the privacy policy given to you by the Wallet provider.

Notices. We can provide notices to you concerning these Terms and your use of a Medina County Federal Credit Union debit card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You may contact us at: 330-334-1023.

Questions. If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Medina County Federal Credit Union debit card, then contact us at: 330-334-1023.

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