

**Member Information
Disclosures
Notices**



Ohio Catholic
FEDERAL
CREDIT UNION

Focused on Faith and Finances

www.ohiocatholicfcu.com

1.888 MY OHIO CATHOLIC

CU Talk 1.800.860.5704
CU ID 155

Locations

Garfield Hts

13623 Rockside Rd
Garfield Heights, Ohio 44125
Ph. 216.663.8090
Fax 216.663.8610

Macedonia

8600 Alexandria Drive
Macedonia, Ohio 44056
Ph. 330.468.0982
Fax 330.468.1176

Cleveland West

3167 Fulton Road Suite 108
Cleveland, Ohio 44109
Ph. 216.631.8711
Fax 216.631.1127

Akron

1900 West Market Street
Akron, Ohio 44313
Ph. 330.733.6002
Fax 330.836.0641

North Royalton

5251 Wallings Road
North Royalton, Ohio 44133
Ph. 440.237.2270
Fax 440.237.7126

Cathedral Square Plaza

1404 East 9th Street
Cleveland, Ohio 44114
Ph. 216.274.1212
Fax 216.274.1140

e-Branch

216.663.6800

ATM Locations

Withdraw cash at OCFCU ATMs (Garfield Heights and Macedonia) and any ATM bearing the MoneyPass or Alliance One logos with no access fees and no bank surcharges for the first six transactions per month. After the sixth withdrawal transaction you will have a \$.50 charge per transaction.

Hours

Monday	9am - 5pm
Tuesday	9am - 5pm
Wednesday	9am - 5pm
Thursday	9am - 6pm
Friday	9am - 6pm
Saturday	9am - 1pm

Same as Garfield Hts Location

Same as Garfield Hts Location

Same as Garfield Hts Location

Same as Garfield Hts Location

Monday	10am – 4pm
Tuesday	10am – 4pm
Wednesday	10am – 4pm
Thursday	10am – 4pm
Friday	10am – 4pm

Same as Garfield Hts Location

Welcome to Ohio Catholic Federal Credit Union.

As a new member, you are invited to take advantage of the many financial services offered by OCFCU. This packet provides you with useful information regarding your account(s) and how to contact us.

What is a credit union?

A credit union is a member owned not-for-profit financial institution that provides financial services to people who have a common bond through occupation, association or community. Credit unions return earnings to their members in the form of lower interest rates on loans, higher rates on member deposits, additional products and excellent member service!

Background

The Ohio Catholic Federal Credit Union is a faith-based, full-service financial institution chartered to and committed to serving students, employees, volunteers, and parishioners of the Catholic Diocese of Cleveland, and their family members. Ohio Catholic's roots trace back to 1954 when members of St. Monica Parish formed St. Monica Federal Credit Union. Throughout the years, membership has continually grown as we included several additional parishes. In 2004, the National Credit Union Administration authorized the credit union to extend membership and services to the entire Catholic Diocese of Cleveland, and we changed our name to Ohio Catholic Federal Credit Union to reflect this growth.

Ohio Catholic Federal Credit Union's main office is located in Garfield Heights, with branches in Macedonia, Cleveland, North Royalton, and Akron. We are currently one of the largest faith-based financial institutions in the state of Ohio with over 18,000 loyal members and approximately \$151 million in assets, and we continue to strive for ways to grow and serve our members better.

Mission Statement

"Ohio Catholic Federal Credit Union is a full-service financial institution dedicated to helping people achieve their financial goals. We are a member owned, not-for-profit cooperative and derive our values from our Catholic faith. We believe in the basic equality of people, and take pride in our diverse product offerings, strong member service, and competitive pricing. As a faith-based credit union, we will continue to follow the motto 'Not-for-profit, not for charity, but for service' as we seek to better serve our members and communities."



Terms and Conditions of Your Account

Agreement: Your agreement with the Credit Union – This brochure contains terms, conditions, and disclosures relating to your membership, accounts maintained and services received at Ohio Catholic Federal Credit Union (the Credit Union). All references to 'you' and 'your' mean both the Credit Union member and any and all parties signing an Account Agreement. By applying for membership, signing your Account Agreement, or maintaining accounts at the Credit Union, you agree to these terms, conditions, and disclosures. The Credit Union may, at any time, change these terms, conditions and disclosures and will provide you with any notice required by law. By continuing to maintain your accounts at the Credit Union, you agree to any such changes. If any provision of this Disclosure booklet is declared to be invalid, unenforceable or illegal, that part will not affect the validity of the other provisions. You should retain a copy of this Disclosure book and any information that the Credit Union provides you regarding changes to the Disclosure booklet for as long as your account is open. You should ask the Credit Union any questions you have about this Disclosure booklet.

Deposit Insurance: Deposit Insurance through the National Credit Union Administration (NCUA), an agency of the Federal government, is provided up to the maximum of \$250,000 aggregate on all accounts in any one member's name. Additional insurance is provided for certain joint, payable on death, and fiduciary accounts. Insurance up to a \$250,000 maximum is provided for all IRA accounts in any one member's name.

Membership: To join the Credit Union, you must qualify under our approved Field of Membership, meet the membership requirements established in the Credit Union bylaws, and maintain a \$5 share in the credit union. You authorize the Credit Union to check your account, credit and employment history, including obtaining a report from a consumer reporting agency, to verify your eligibility for membership, accounts, and services. A share savings account with the Credit Union must be maintained in order to continue membership and to be eligible for any other Credit Union Services.

ACCOUNT OWNERSHIP

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records.

Individual Accounts: A single account is an account owned by one member (individual, corporation, partnership, trust or other organization) qualified for Credit Union membership.

Joint Accounts: A personal account opened by two or more persons is treated as a 'joint account'.

Two or more persons opening a joint account will be treated by the Credit Union as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the surviving owner has the right to all the funds in the account, subject to the Credit Union's right of offset and security interest in the account. If more than one joint tenant survives, they will own the account as joint tenants with right of survivorship and not as tenants in common.

Each joint owner on an account may withdraw, by any means, the Credit Union makes available, any or all of the funds on deposit, close the account, and enter into special agreements regarding the account. Each joint owner also authorizes the Credit Union to exercise setoff and enforce its security interest in the entire joint account, even though only one of the joint owners is the debtor; these rights exist regardless of who contributed funds to the joint account. Notice provided by the Credit Union to any one joint owner is notice to all joint owners. A joint owner added to one deposit suffix is added to all suffixes excluding IRAs.

Uniform Transfers to Minors Act: This account may be opened in accordance with the Ohio Uniform Transfers to Minors. Only the custodian is authorized to instruct the Credit Union regarding the account(s). The Credit Union may, however, disclose information about the account(s) to the minor or the minor's representative(s). The custodian of all account(s) will abide by the law by notifying the Credit Union immediately upon the death of the minor or at the time the minor attains the age of maturity.

Business accounts: Depending on the type of business or organization account requested, OCFCU will require documents to validate the existence and membership eligibility as they relate to the account. Individuals applying for membership on behalf of a business or organization certify they are authorized to open an account and perform transactions on behalf of the entity. Requests to change or remove account signers must be in writing. If passwords are not changed and access devices are not cancelled for former signers, the new/remaining account signers are responsible for all transactions performed by former signers. In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling are prohibited from being processed through an account or relationship with OCFCU. OCFCU requires third party checks payable to a business be deposited into a business account of the same name and not cashed.

GENERAL DISCLOSURES

Member liability: You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of fees or charges. You authorize us to deduct these directly from your balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, for reasonable attorneys' fees.

If you conduct transactions on your account that are irregular or fraudulent in nature including but not limited to; kiting, depositing empty envelopes in an ATM, and excessive return deposit items, OCFCU services and privileges may be denied, except for a restricted savings account. If you conduct yourself in an abusive, disruptive, vulgar, obscene or unprofessional manner while conducting OCFCU business or while interacting with OCFCU personnel or other members, OCFCU services and privileges may be denied, except for a restricted savings account.

Deposits: We may give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open. OCFCU reserves the right to refuse any item for deposit.

Dormant Accounts and Unclaimed Funds: An account is considered dormant after twelve months of inactivity. Ohio State Division of Unclaimed Funds requires OCFCU to remit funds to the Department of Commerce if for more than five years your account has been inactive.

Post Dated Checks: We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act.

Checks and withdrawal rules: Federal regulations limit the total number of transfers or withdrawals from non-transactional accounts (i.e. savings, money markets) to six per statement cycle. These six transfers may include preauthorized automatic transfers, electronic funds transfers, telephone initiated transfers, overdraft protection transfers, Point of Sale (POS) transactions, checks, and drafts. Some of these transfers may not be available for certain types of accounts. In Branch and ATM transactions do not apply toward the transfer limitations.

OCFCU reserves the right to limit the amount of cash provided in a withdrawal transaction. Every effort will be made to accommodate all withdrawal requests, but larger amounts may be limited to non-cash items.

The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the Funds Availability Policy disclosure for information about when you can withdraw funds deposited. For those accounts for which our Funds Availability Policy does not apply, you can ask us when you make a deposit, when those funds will be available for withdrawal.

Stop payment: You must make any stop payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cutoff time. To be effective, your stop payment order must precisely identify

the payee, the draft number, date and amount of the item. Our stop payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. The law provides additional limitations on our obligation to stop payment (e.g., we paid the item in cash or we certified the item).

Statements: An account statement will be sent each calendar quarter. A statement will be sent on a monthly basis when a member has a checking account or has any electronic funds transfer on the account. You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signature or alterations, you must promptly notify us. You agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us regarding any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to when we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Direct Deposit: If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the sender for any reason, you authorize us to deduct the amount of our liability to the sender from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Credit Union Lien and Right of Set Off: OCFCU has a lien provided by law on all your deposit accounts at the Credit Union. Additionally, you agree that OCFCU also has the right to set off amounts you owe the Credit Union against any accounts you maintain at the Credit Union, to the full extent permitted by law. You waive any applicable notice with respect to any such set off. None of these rights apply to an account if (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

Authorized Signer: The authorized signer is merely designated to conduct transactions on the owner’s behalf. We are under no obligation to monitor transactions to determine that they are on the owner’s behalf.

Restrictive Legends: We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples are “not valid for more than \$500.00” or “not valid after 60 days”.

Pledges: Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

ACH and Wire Transfers: This agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state of Ohio. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House association rules. These rules provide, among other things that payments made to you, or originated by you, are provisional until final settlement is made through Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403 (a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount within a reasonable time until so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

ELECTRONIC FUND TRANSFERS DISCLOSURE STATEMENT

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

Prearranged Transfers: Preauthorized payments: You may make arrangements to pay certain recurring bills from your share draft and/or savings account(s).

Preauthorized credits: You may make arrangements for certain direct deposits to be accepted into your share draft and savings account(s).

Electronic check or draft conversion – types of transfers: Your check or draft can result in an electronic funds transfer. This can happen in several ways. For example:

You can purchase goods or pay for services and authorize a merchant or service provider to convert your check or draft into an electronic funds transfer.

At the time you offer a check or draft to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check or draft is returned for insufficient funds. Paying such a fee electronically is an electronic funds transfer. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign.

Telephone Transfers: You may access your account(s) by telephone at 24 hours a day at 1-800-860-5704 CU ID 155 by using a touch tone phone, your account numbers and a personal identification number that you receive when you sign up for this service. With this

service you may transfer funds from share draft to savings, transfer funds from savings to share draft, make payments from share draft to your loans accounts with us, get share draft and savings information such as balances, transactions, and payments.

ATM Transfers: You may access your account(s) by ATM using your ATM or Debit card and personal identification number (PIN). You can make deposits to checking accounts, make deposits to savings accounts, get cash withdrawals from share drafts and savings accounts, transfer funds from savings to checking, transfer funds from checking to savings, get share draft and savings account information. There is a limit of nine (9) transactions you may make in any one day with your ATM or Debit Card. Some of these services may not be available at all terminals.

Dollar Limits: \$200 per day for ATM cards and \$400 VISA Debit Card

ATM card Point-of-Sale Transactions: You may access your share draft account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Dollar limitations: You may not exceed your account balance per day in combination with ATM withdrawals up to \$200.00.

VISA Check Card Point-of-Sale Transactions: You may access your checking account(s) to purchase goods (in person, internet or by phone), pay for services (in person, internet or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that can be done with a credit card (that a participating merchant will accept with a credit card).

Dollar limitations: You may not exceed \$2500.00 per day in POS transactions.

Currency Conversion: When you use your Visa Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount and increased by 1%. When you use your Visa Check Card at a merchant that settles in US currency, but is processed at a foreign financial institution the amount is increased by .8%. The currency conversion rate used to determine the transaction amount in US dollars is either a wholesale market rate or the government mandated rate in effect the day before the processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use: You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Fees: Please refer to our fee schedule for additional information about charges.

ATM Operator / Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or a point-of-sale transaction.

PREAUTHORIZED PAYMENTS

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing. Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.

If these regular payments 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.

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so; we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would drive your balance over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, 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.

Additional Limit on Liability for VISA® Debit Check Card. Unless you have been grossly negligent of having engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Debit Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA®, or to commercial cards.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed on the second page of this document, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent 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 (5 business days for VISA® Debit Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA® Debit Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first six months after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

YOUR ABILITY TO WITHDRAW FUNDS

Ohio Catholic Federal Credit Union (OCFCU) offers same day or next day availability for most funds deposited with us. OCFCU funds availability policy follows Regulation CC guidelines. Regulation CC does not apply to funds deposited by check to non-transaction accounts (i.e.; Savings, Misc., Certificates and Money Market accounts) nor to foreign checks. If a hold is necessary in any of these cases, we reserve the right to place a hold until funds are collected.

The day funds become available is determined by counting business days from the day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

Some items could be delayed until the 2nd business day following the date of deposit (unless an exception hold applies). If the deposit was NOT made in person, such as through one of our ATMs, Mail or Night Drop, the funds will generally be made available no later than the 2nd business day after the deposit was made (unless an exception hold applies). If a hold is placed, the member will receive notice at the time of deposit if made in person. If the deposit is not made in person at a teller station, OCFCU will attempt to notify the member by the quickest means possible of the hold.

Exception Holds (Seventh Day Availability): OCFCU may place a specific exception hold under the following circumstances:

1. We believe a check you deposit will not be paid
2. You deposit checks totaling more than \$5,000 on any one day
3. You redeposit a check that has been returned unpaid
4. You have overdrawn your account repeatedly in the last six months
5. There is an emergency, such as failure of computer equipment, war, or natural disasters.

If we decide to impose an exception hold, we will deliver proper notice to you at the time of the deposit. If the deposit is not made in person at a teller station, we will attempt to notify you by the quickest means possible. The notice will include: Statement that OCFCU is holding the funds, reason for the hold, your name and account number, date and amount of deposit, and date the funds will be available.

If you are a new member, during the first 30 days your account is open, we reserve the right to place a 9 day hold on certain items.

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay availability to withdraw a corresponding amount of funds on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the day the deposited item would have been available.

Funds deposited at ATMs we do not own may not be available until the 5th day following the day of deposit.

Truth-in-Savings Act Disclosure

Rates: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the rate and frequency of compounding for an annual period. For Regular Savings, Special Savings, Business/Organization Savings, Interest Checking, Christmas Club, Vacation Club, Individual Retirement Accounts (IRA), Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings the Rate and Annual Percentage Yield tend to be fixed, but may change at any time. The Rates and Annual Percentage yields are the rates and yields as of the last dividend/interest declaration date, which is set forth in the Rate Schedule.

The **Money Market Account** is a Tiered Rate account. The credit union has the authority to adjust the tiers as needed. See our current rate schedule for additional details. Once a particular balance range is met, the Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account unless your balance is reduced to a lower balance range.

Dividends: Dividends/interest is paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The compounding and crediting of dividends/interest and the earning period applicable to each account are set forth in the Rate Schedule. The Dividend/Interest Period is the period of time at the end of which an account earns dividend/interest credit. This Period begins on the first calendar day of the period and ends on the last calendar day of the period. For Regular Savings, Special Savings, Business/Organization Savings, Interest Checking, Christmas Club, Vacation Club, Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings, Share Certificates, and IRA Share Certificates, dividends/interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close any of these accounts before accrued dividends/interest are credited, the accrued dividends/interest will not be paid.

Balance Information: The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends/interest are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principle in the account for each day of the period and dividing that figure by the number of days in the period.

Account Limitations: From any Savings Account or Money Market Account, **you may make no more than six (6) withdrawals or transfers** by means of a preauthorized, automatic, telephone or similar transfer from these accounts to another account of yours or to a third party in any month. An account which exceeds these limitations may be subject to a fee or be closed.

For a Christmas Club or Vacation Club account, the entire balance will be paid to you by check or transferred to another account of yours after the last day of the interest period (October 31 for Christmas Club, May 31 for Vacation Club) and the account will remain open. If any withdrawal is made from these accounts before the last day of the interest period, we may charge you a fee or close the account. If the account is closed no interest will accrue or be paid.

For Traditional IRA Savings, Roth IRA Savings and Coverdell Education IRA Savings you may not make any withdrawals or transfers by means of a preauthorized, automatic, telephone or similar transfer from these accounts to another account of yours or to a third party.

Accounts may require a seven day withdrawal notice in accordance with applicable regulations.

USA Patriot Act – Identify Verification Notice

To help the Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask your name, street address, date of birth, tax identification number, and other information that will identify you. We will ask to see your driver license and/or other identifying documents.

Notice of Online Privacy

Internet Browsers and Online IDs: We have taken all appropriate measures to ensure that our website and home banking product is secure, and that our members' personal and account information remains private. Our young and adult members also play a role in protecting their Credit Union account information. Your online banking Account ID and Password should be provided only when your (or their) browser shows a Secure Socket Layer (SSL) session is taking place. Secure Socket Layers (SSL) encode (encrypt) account information between computers, so that it is virtually impossible to read by others. We recommend that all our members use a current version of browser software so that they may benefit from the most up to the date Internet security available. After you finish any website session that includes viewing or sending private information, you should close the browser window.

Computer "Cookies": A "cookie" is a small text file placed on your hard drive by a web server. "Cookies" are commonly used on websites and do not harm your computer. We use cookies to provide a more interactive and helpful website, and to customize the information you see. You can control how a cookie will be handled (accepted or rejected) on your computer by configuring your preferences or options in your browser software. We use cookies for administration purposes of our website. We never combine information collected through a cookie to e-mail you, or to gain confidential account information.

Links from Our Website: We cannot control the content of other internet sites. Links from our website are intended to serve as a benefit to our members and are offered on an as is basis. We are not responsible for accuracy, security, or content of site links. We encourage our members to view privacy and security disclosures on all websites they visit.

E-mail Address Collection: In order to serve you better we may ask that you provide us with an e-mail address. E-mail address information enables us to manage our account database. We assure you that the e-mail address you submit will not be sold or shared with any party outside the Credit Union unless we are compelled to do so by law. On occasion we may contact you at the e-mail address provided, if we have product or service information to share that may be of benefit to you

Sending or Receiving E-mail Messages: When you e-mail us, we safeguard the content of the e-mail address, and our response, so that we can more efficiently handle any follow-up questions you may have. We also do this to meet any legal and/or regulatory requirements. E-mail is outside our Secure Socket Layer (SSL) and therefore we recommend our members do not send confidential information via e-mail. Ohio Catholic Federal Credit Union's e-mail response back to the sender will not include confidential account information.

Online Applications: All of our online applications are transmitted using Secure Socket Layer (SSL) technology. When you use an online application to apply for a loan, information may be shared with a credit bureau before a loan decision can be made.

Contacting Us About Your Account: Keeping account information accurate and up to date is very important. We will make corrections to account information as quickly as possible. If you ever find that information regarding your account is inaccurate or not current, please let us know. We use various ways to offer services and products to our members. You can choose not to receive offers made by mail, telephone or e-mail. Whatever you prefer, we will respect your request.

To contact us you can use any of the following methods:

- Visit your nearby branch
- Call one of our Member Service Representatives
- Send us an e-mail
- Write to Ohio Catholic Federal Credit Union, 13623 Rockside Road, Garfield Heights, Ohio 44125

Fraud alert: Don't get scammed

If you receive an e-mail that appears to be from Ohio Catholic Federal Credit Union (or any other financial institution or governmental agency) and instructs you to go online to provide or verify or confirm financial or sensitive personal information, don't believe it:

Ohio Catholic Federal Credit Union (and other financial institutions or governmental agencies) will never send you an e-mail asking for your credit- or debit-card, credit union or bank account information, Social Security number, login information (such as a PIN) or similarly sensitive data.

The names, logos, and other graphics of financial institutions and governmental agencies have been used fraudulently in numerous "phishing" e-mails aimed at tricking people into providing sensitive financial and personal data on replicated Websites. Giving these phishes your account and other sensitive information may expose you to identity theft and other types of fraud. If you have already complied with a phishing e-mail, you should contact the institution where you maintain your account and have the information changed immediately.

Ohio Catholic Federal Credit Union will report any phishing e-mail activity to the Internet Crime Complaint Center run by the FBI and the National White Collar Crime Center. Recipients are also encouraged to report these incidents; that can be done online at www.ic3.gov.

If you think you have received a phishing e-mail but are not certain, you may contact our Member Service Representative at 216.663.6800. For information about the complaint-filing process at ICC, go to www.ic3.gov/faq/

FACTS

WHAT DOES 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.
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 ■ and ■ and <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For nonaffiliates to market to you		

Questions?	Call or go to
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Who we are

Who is providing this notice?

What we do

How does 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 collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

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Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information

Fee Schedule as of February 1, 2012

Service	Fee Rate
Membership	
Early Closing (within 180 days) of Account Fee	\$25.00
Undeliverable Mail Fee	\$5.00/item
Research Fee	\$32.00/hour
Faxing Fee	\$1.00/page
Copy Fee	\$.025/page
Paper Copy of Statement, Receipt, or Cancelled Check Fee	\$8.00/item
Products and Services	
Money Order/Cashier's Check Fee	\$1.50 each
Travelers Checks Fee (fee waived for members having \$100 in savings)	1% per \$100
VISA Gift Cards Purchase Fee	\$3.00/card
Member Check Cashing Fee (fee waived for members having \$500 in savings)	5% of check amount
Third Party Check Cashing Fee	\$10.00/item
Non-Member Check Cashing Fee	\$25.00/item
Canadian Check Processing Fee	\$25.00/item
Coin Processing Fee (less than \$100,000 in aggregate balances)	5% of coin amount
Foreign Transaction Fee	1% of amount converted to US dollars
Electronic/Automatic Processing	
Out-going Wire Transfer Fee	\$15.00/transfer
Incoming Wire Fee - If sending instructions are incorrect	\$40.00/transfer
ACH Electronic Funds Transfer Origination Set-up Fee	\$15.00/set-up
It's Me 247 Online Banking	
Inactivity Charge for It's Me 247 CUEasyPay! Fee	\$1.50/month
ATM (Automated Teller Machine) and ATM/Debit Cards	
Empty ATM Deposit Envelope Fee	\$40.00/envelope
ATM Withdrawals (After Six Free per Month) Fee	\$0.50/transaction
Foreign ATM Fee	\$0.75/transaction
Debit Card Charge Back Fee	\$15.00/item
Plastic Card (ATM, Debit or Credit Card) Replacement Fee	\$10.00/card
Plastic Card (ATM, Debit or Credit Card) Replacement Fee Sent Priority Mail - the higher of \$32 or actual cost	higher of \$32 or cost/card
Savings and Checking Accounts	
Share Savings Dormant Account Fee	\$5.00/month
Christmas and Vacation Club Withdrawal before Disbursement Date Fee	\$5.00/withdraw
Regulation D Restricted Withdrawals (After Six Free Transactions) Fee	\$30.00/transaction
Returned Deposit Item Fee	\$15.00/item
IRA Transfer Out Fee	\$25.00
Courtesy Pay Overdraft Protection Fee	\$25.00/item
Stop Payment – Single Check or ACH Fee	\$25.00
Stop Payment – Series of Checks or multiple ACH Fee	\$30.00
Non-Sufficient Funds (NSF) via check or ACH Fee	\$25.00/item
Garnishment Fee	\$40.00/event
Escheat Fee	\$25.00
Loans	
Verification of Deposit, Loan & Employment Fee	\$10.00
Payoff Request Fee	\$10.00
Loan Documentation Fee	\$75.00
Loan Coupons	\$25.00
Late Payment Fee	\$25.00
Return Payment Fee	\$25.00
GAP Insurance Motor Vehicles (cars, light trucks, vans)	\$249.00
GAP Insurance Power Sport Vehicles (motorcycles and jet skis)	\$274.00
GAP Insurance Watercraft (boats)	\$279.00
GAP Insurance Recreational Vehicles (campers and motor homes)	\$369.00
Credit Cards	
Credit Card Late Payment Fee	\$25.00