

IT'S GREENER ON OUR  
SIDE OF THE FENCE



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# Scott Associates Credit Union Inc.

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*Growing your future since 1967*





# Scott Associates Credit Union Inc.

*Growing your future since 1967*

14111 Scottslawn Road  
Marysville, Ohio 43041  
(937) 6447385 \* Toll Free (800) 821-8173  
Fax # (937) 6452749

Thank you for your interest in the credit union. Please follow these instructions to open your membership.

Enclosed you will find:

1. Instruction Sheet
2. Signature Card for share and checking - Please fill out, sign, date and return
3. Debit Card Application - Please fill out, sign, date and return (for checking acct only)  
**IMPORTANT - WE MUST HAVE ORIGINAL DOCUMENTS FOR THESE TWO FORMS PLEASE INTEROFFICE OR SEND VIA POSTAL SERVICE**
4. Credit Union Services (For your information)
5. Who can join the credit union (for your information)
6. Courtesy Pay Information and Disclosure (for your information)
7. Courtesy Pay Opt in Form (Sign and return if you Opt in to ATM Courtesy Pay)
8. Deposit Availability Policy (For your records)
9. Identity Verification Notice (For your records)
10. Privacy Policy (For your records)
11. Truth in Savings Disclosure and Fee Schedule (For your records)
12. Electronic Funds Transfer Agreement and Disclosure (For your records)
13. Hours of Operation (For your information)

Return the signed forms to us along with a **photocopy of your driver's license**. A \$5.00 deposit is needed to open the share (savings) account. This is your share in the credit union. It remains in the account as long as your account is open.

YOU MAY INTEROFFICE OR SEND YOUR INFORMATION BY POSTAL SERVICE TO:  
SCOTT ASSOCIATES CREDIT UNION  
14111 SCOTTSLAWN RD  
MARYSVILLE OH 43041

Please call 800-821-8173 if you have any questions.

For more information, please visit our website at:  
[www.mysacu.com](http://www.mysacu.com)

## ACCOUNT CARD

### MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member No: \_\_\_\_\_

Member/Owner:

Street:	SSN/TIN:
City/State/Zip:	Driver's Lic. No:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Date of Birth:
Work Phone:	Password:
E-mail:	Membership Eligibility:
Employer:	

### ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

Individual  Joint Account with Rights of Survivorship  Joint Account without Rights of Survivorship

Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:
Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:
Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:

### ACCOUNT DESIGNATIONS

Payable on Death (POD)/Trust Account  All Accounts  Designate Specific Accounts \_\_\_\_\_

Beneficiary/POD Payee:	Beneficiary/POD Payee:
Street:	Street:
City/State/Zip:	City/State/Zip:

UTMA/UGMA (as custodian for Minors Act) (minor) under the Uniform Transfers/Gifts to Minors Act

Minor's SSN/TIN: \_\_\_\_\_

Agency Print Name of Agent: \_\_\_\_\_  
Signature \_\_\_\_\_ Date: \_\_\_\_\_

All Accounts  Designate Specific Accounts \_\_\_\_\_

Other:  See Account Authorization Card

### ACCOUNT TYPE

All of the terms, conditions, form of account ownership, account selection and other information indicated on this Card apply to all of the accounts listed unless the Credit Union is notified in writing of a change.

Suffix	Suffix
<input type="checkbox"/> Share/Savings: _____	<input type="checkbox"/> Money Market: _____
<input type="checkbox"/> Share Draft/Checking: _____	<input type="checkbox"/> HSA: _____
<input type="checkbox"/> Share Certificate/Certificate: _____	<input type="checkbox"/> Other: _____

The account number for each of the accounts listed consists of the suffix added to the end of the Member Number listed in the "MEMBER APPLICATION AND OWNERSHIP INFORMATION" section. If this Card applies to more than one account of the same type, more than one suffix will be listed for that account type.

**ACCOUNT SERVICES**

- Payroll Deduction/Direct Deposit:
- Audio Response:
- Overdraft Protection (Indicate transfer priority.):
- ATM Card:  Debit Card:
- PC Access/Internet Banking:
- Other:

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

*Under penalties of perjury, I certify that:*

- (1) *The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and*
- (2) *I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and*
- (3) *I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).*
- (4) *The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.*

**Certification Instructions.** Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting code (if any) \_\_\_\_\_

**AUTHORIZATION**

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. *The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.*

<p><b>X</b></p> <p>Signature _____ Date _____</p>	<p><b>X</b></p> <p>Signature _____ Date _____</p>
<p><b>X</b></p> <p>Signature _____ Date _____</p>	<p><b>X</b></p> <p>Signature _____ Date _____</p>

**FOR CREDIT UNION USE ONLY**

See Account Change Card

See Insurance Beneficiary Card

- |  |   |   |
|--|---|---|
| Date of Membership:                    | Opened/App'd by:                        | Member Verification:                                |
| <input type="checkbox"/> Credit Report | <input type="checkbox"/> Check Verify   | <input type="checkbox"/> PIN Request                |
| <input type="checkbox"/> Access Card   | <input type="checkbox"/> Audio Response | <input type="checkbox"/> PC Access/Internet Banking |



# Scott Associates Credit Union Inc.

*Growing your future since 1967*

(937) 644-7385 \* Toll Free (800) 821-8173 \* Fax # (937) 645-2749

## MasterCard "Debit" Card Application Bin # 512997

Last Name:		First Name:		Middle Initial:
Address:				
City:		State:		Zip:
Work Telephone #:		Home Telephone #:		Cell/Other Telephone #:
Email (Home):			Email (Work):	
Social Security #:		Date of Birth:		Mothers Maiden Name:
Drivers License #:				

By signing below, I acknowledge that the information provided is correct. I also acknowledge that I have received the EFT Cardholder Agreement and accept the terms and conditions therein. I hereby submit my application and give the Credit Union authorization to obtain a credit report, if necessary for review and approval.

\_\_\_\_\_  
Authorized Signature of Depositor and Cardholder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Signature of Depositor and Cardholder

\_\_\_\_\_  
Date

### For Internal Use Only:

Qualifier	Member Account Number	Description (Checking or Savings)
_____	_____	_____
_____	_____	_____
_____	_____	_____

Date Application Received \_\_\_\_\_ Received By: \_\_\_\_\_

Approved/Denied by: \_\_\_\_\_ Date: \_\_\_\_\_  
(Circle One)

Limit Set for Cash \$ \_\_\_\_\_ Limit Set for Purchases \$ \_\_\_\_\_

If Denied-reason \_\_\_\_\_

Adverse Action Date Sent \_\_\_\_\_ Sent By (Employee Name) \_\_\_\_\_

Card Issue Date \_\_\_\_\_ Entered By \_\_\_\_\_

Card # Issued by System \_\_\_\_\_



All Scott Associates must set up their direct deposit thru Workday.

If you do not work for the Scotts Company, you will need to contact your employer's payroll division. They will provide you with instructions on how to set up your direct deposit.

You'll need your SACU Checking or Savings Account number, and our routing number.

Scott Associates Credit Union, Inc. Routing Number:  
244180223

If you're unsure what your exact account number is, please contact us to verify your account number.



## Services Include:

Home Banking  
Mobile Home Banking  
E-Statements  
Bill Pay  
Mobile Bill Pay  
Debit Cards  
ATM Machines  
Checking Accounts  
Courtesy Pay  
Personalized Savings  
Christmas Club Savings  
Certificates of Deposit  
IRA Accounts  
Voice Response Banking  
Low Interest Loans  
Visa Credit Cards  
Personal Service  
**Mobile Remote Deposits**

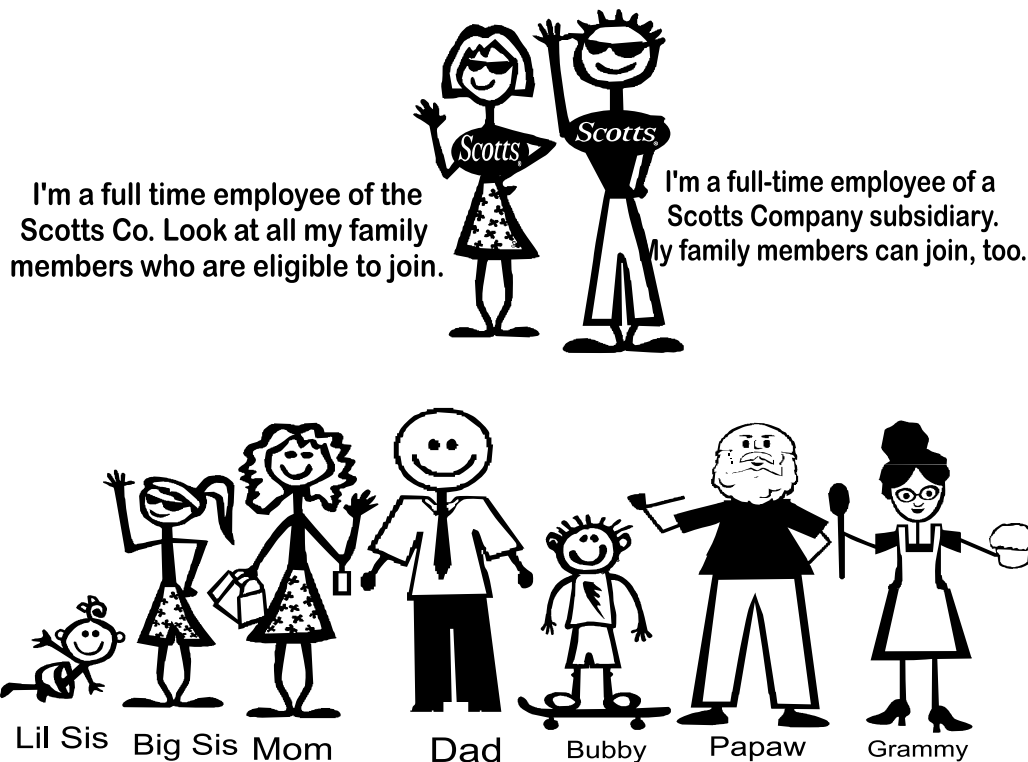
## Our Membership: Privileges and Responsibilities

Regardless of your location, all current associates (employees) of The Scotts Company and its subsidiaries are eligible for membership in the Scott Associate Credit Union. Membership is also open to retired associates, employees of this credit union, spouses, children, parents, siblings, grand-parents, grand-children, and associations of such members.

Once you are a member, you are always a member regardless of employment status with The Scotts Company. All you need to do is maintain an open account with at least one share (\$5 deposit) and activity once a year.

As a member of the the credit union, you own a share in the organization. You have a right to one vote in the election of the board of directors. You may also run for a position on the board or you may volunteer for an appointment on the credit committee. The money that you deposit into the SACU will be loaned to other members and you will receive dividends (interest) on your money. You may also borrow money and pay interest back to other members.

## Who can join the Credit Union?







**Juggling finances?**

**Ever drop the ball?**

**Relax, you now have**



Dear Checking Account Member,

At Scott Associates Credit Union, we are always looking to find new and better ways to serve you, our member. Starting May 31, 2013 we will begin providing you with a special program called "Courtesy Pay" for members ages 18 years and older with a personal share draft account open for at least 60 days. Courtesy Pay provides protection in the event that you overdraw your account up to \$300.00. By paying your overdraft in this way, you will eliminate the extra expense and potential embarrassment of having your draft/ACH returned. By not returning your items up to your limit, you will not incur the extra merchant charge.

Courtesy Pay is a non- contractual agreement that requires no action on your part. You do not have to sign any agreement or other paperwork. Your current overdraft protection remains in place exactly as it is now. Courtesy Pay services will only be activated if there are insufficient funds available from your other accounts. This coverage will be extended to you as long as your account remains in good standing. Most transactions (such as checks, ACH/electronic items, on-line bill pay payments, etc.) that overdraw your personal share draft account will be covered up to the \$300.00. The NSF fee for any paid or returned item will be \$28.00 per item and we will notify you each time your Courtesy Pay service is activated. Once your Courtesy Pay service has been activated, it is your responsibility to correct any balance deficiency as quickly as possible. Scott Associates Credit Union expects you to make a deposit covering your overdraft and fees within 45 days. After that time, our normal collection process begins. **Please note, this service does not automatically apply to one time debit card and ATM transactions. Inclusion of these services requires an additional opt-in form.**

Not all members will be eligible for Courtesy Pay. Please read the disclosure printed on the back of this letter for detailed information on this service and the eligibility restrictions. If you have any questions after reading this disclosure, please feel free to call us at 937-644-7385 and one of our Member Service Representatives will be able to assist you.

You are a valued member of Scott Associates Credit Union and we hope that you find Courtesy Pay beneficial. At SACU, we believe Courtesy Pay is one more way we can let you know how much we appreciate your membership. If you do not wish to have this service, complete and sign the Option to Waive on the reverse side of this letter and return to us to by May 28, 2013.

# Scott Associates Credit Union

## Courtesy Pay Disclosure

Scott Associates Credit Union Courtesy Pay is a service offered to our members on their share draft account. SACU may honor overdrafts to share draft accounts subject to certain conditions and limitations as set forth in this disclosure. SACU may subtract an overdraft fee of \$28.00 for each item paid.

All members over the age of 18 years will be eligible for Courtesy Pay as long as their account has been open for at least sixty (60) days and remains in good standing. All existing share draft accounts that have been opened for a minimum of sixty (60) day and remains in good standing may automatically be eligible for the Courtesy Pay program. To be considered "in good standing" the following qualifications must be met:

- Make a deposit of at least \$300 once every 31 days
- Not more than 15 days past due on a loan with SACU
- Not having caused a loss to SACU
- Not subject to any legal or administrative order of levy

Members are subject to a maximum overdraft limit of \$300, which includes overdraft fees. Primary and/ or joint owners may request and /or remove the account from the Courtesy Pay Program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee.

Courtesy Pay is a non-contractual agreement between SACU and its members. SACU has the right to discontinue the program and withdraw any share draft account from the program based on poor performance on the account, or failure to cover the overdrafts. SACU also has the right to limit participation to one account per household. SACU has the option to either honor the overdraft or return the item (with a \$28 returned check fee) even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charges. There will be no late charges or other fees other than the overdraft charge. You will not be charged a fee if your account is overdrawn less than \$10. SACU will notify the member by mail of any overdraft paid or returned; however we have no obligation to notify you before we pay or return an item. Any deposits or credit to your overdrawn account will be applied to reduce the amount of the overdraft. This includes deposits or credits from payroll checks, Social Security, retirement checks or other government benefits or any other payments or credits made to any of your accounts.

A member has 45 calendar days from the day the advance was made to bring their account to a positive balance. If an account is not brought current within 60 calendar days, the account may be closed and subject to our current collection policies.

The following transactions will be covered under the Courtesy Pay:

- ACH debits
- Service or check charges
- Pre-authorized internal debits
- Bill Payer transactions
- Checks written off your account
- Everyday debit card and ATM transactions only **if member has opted in**. If you have not opted in, your everyday debit card and ATM transactions will be **declined**.

All members have access to automatic overdraft transfer from share account. This service will be used prior to accessing Courtesy Pay.

### I CHOOSE TO WAIVE COURTESY PAY SERVICE

I do not wish to have Courtesy Pay services extended to me. By signing this form, I understand that SACU will not cover overdrafts to my share draft account through Courtesy Pay service and that any item(s) presented as insufficient funds will be returned with a \$28.00 Return Fee assessed. Additionally, I understand that if I wish to have Courtesy Pay extended to me in the future, I must meet the eligibility requirements at that time.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Name \_\_\_\_\_

Member Number \_\_\_\_\_

Mail form to Scott Associates Credit Union – 14111 Scottslawn Rd – Marysville OH 43041 or Fax to 937-645-2749  
Or call us at 937-644-7385



## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a share savings account, which may be less expensive than our standard overdraft practices. This plan is utilized first.

This notice explains our standard overdraft practices.

❖ **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions (including electronic funds transfer) using your checking account number
- Automatic Bill Payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

❖ **What fees will I be charged if SACU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$28 each time we pay an overdraft transaction.
- There is no limit on the total fees we can charge you for overdrawing your account.
- We will not charge a fee for an item that causes you account to be negative less than \$10.00.

❖ **What if I want SACU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions (or if you wish to exercise your right to revoke your opt-in at any time), call 937-644-7385 or complete the form below and drop it off at the credit union or mail it using the enclosed envelope.

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### ATM & Everyday Debit Overdraft Authorization

I want Scott Associates Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I DO NOT want Scott Associates Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. (Transaction will be denied)

Printed Name \_\_\_\_\_ Account Number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

---

Credit Union Use Only

Verbal Confirmation by: \_\_\_\_\_

Confirmation sent by \_\_\_\_\_ Date \_\_\_\_\_

## DEPOSIT AVAILABILITY POLICY

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the Availability Timeline below for details about when you can use the funds from different types of deposits.

If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

### Availability Timeline for Deposits to Established Accounts

Below is our general policy for deposits to accounts open for more than 30 days. Longer delays may apply, and different rules apply for checks deposited to accounts open 30 days or less (see page 2).

When a deposit is made by ...	Deposited funds are available ...
<ul style="list-style-type: none"><li>• Electronic direct deposit</li><li>• Wire transfer</li></ul>	<ul style="list-style-type: none"><li>• The same business day</li></ul>
<ul style="list-style-type: none"><li>• Cash</li><li>• Check</li></ul>	<ul style="list-style-type: none"><li>• The next business day</li></ul>

### What is a "Business Day?"

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before (time of day) on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day.

### Check Cashing, Immediate Availability, and Holds on Other Funds

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your other account(s) according to the timelines described elsewhere in this policy.

### Longer Delays May Apply

Funds from check deposits may be delayed for up to 9 business days if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$5000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

### Availability Timeline for Deposits to New Accounts (Open 30 Days or Less)

When a deposit is made by ...	Deposited funds are available ...
<ul style="list-style-type: none"><li>• Electronic direct deposit</li><li>• Wire transfer</li></ul>	<ul style="list-style-type: none"><li>• The same business day</li></ul>
<ul style="list-style-type: none"><li>• Cash</li><li>• US Treasury checks, Government, cashier's, certified, teller's, or traveler's check that is payable to you.</li><li>• Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check payable to you</li></ul>	<ul style="list-style-type: none"><li>• The first \$5,000.00 is available on the next business day if deposited with a teller, otherwise 2 business days</li><li>• Any remainder over \$5,000.00 is available in 9 business days</li></ul>
<ul style="list-style-type: none"><li>• Other checks not specifically described above</li></ul>	<ul style="list-style-type: none"><li>• In some cases, funds may not be available for nine business days</li></ul>

For example, personal checks, or checks not written to you

# *Scott Associates Credit Union, Inc.*

## **Identity Verification Notice**

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information. We must also verify the identity of members and nonmembers added as signatories to and having access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

In some cases, identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.



800-821-8173 or 937-644-7385  
[www.mysacu.com](http://www.mysacu.com)

# Scott Associates Credit Union

## PRIVACY POLICY

### FACTS

#### WHAT DOES SCOTT ASSOCIATES 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 Scott Associates Credit Union's Privacy Policy.

At Scott Associates Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Scott Associates Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

#### What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Scott Associates Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Scott Associates 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	Yes
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

#### Questions?

Call (800) 821-8173 or 937-644-7385, send us an email at [credit.union@scotts.com](mailto:credit.union@scotts.com) or write to us at: Scott Associates Credit Union, 14111 Scottslawn Road \* Gilcrest Barn, Marysville, Ohio 43041.

## What we do

### How does Scott Associates 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

### How does Scott Associates Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for any credit union service
- when you visit our website, provide us information on any online application or transaction, or information you send to us by email.
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

### Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- 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.

### Nonaffiliates

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

### Joint marketing

A formal agreement between Scott Associates Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

## Other important information

For more information on our Privacy Policy, you may: Call (800) 821-8173 or 937-644-7385, send us an email at [credit.union@scotts.com](mailto:credit.union@scotts.com) or write to us at: Scott Associates Credit Union, 14111 Scottslawn Road \* Gilcrest Barn, Marysville, Ohio 43041.

# Fee Schedule

## Share / Checking Account Fees

IRA Share Early Withdrawal	The lesser of 10% of funds withdrawn or \$ 250.00 if withdrawn early. A thirty (30) day notification may be required.
Christmas Club Account Early Withdrawal Penalty	The lesser of 10 % of funds withdrawn or \$ 15.00 if withdrawn early
New Account Closure	\$ 5.00 if closes within 6 months of opening date
Return Statement Fee	\$ 6.00 per Statement
Deposit Item Return Fee	\$ 25.00/Item
Deposit Item Collection Fee	\$ 25.00/Item
Overdraft Fee	\$ 28.00/Item
Courtesy Pay Fee	\$28.00/Item
Check Unpaid/Returned	\$ 28.00/Item
ACH* Withdrawal Paid	\$ 28.00/Item
ACH* Unpaid/Returned	\$ 28.00/Item
ACH* Collection Fee	\$ 28.00/Item
Checking Acct Paper Statement Fee**	\$2.00/STATEMENT (no charge if 62 or older)
Stop Payment	\$ 15.00/Check Request
Check Printing	Prices may vary depending upon check Style
Copy of Original Cleared Check	\$ 5.00 per copy
Statement Copy/Account History Fee	\$ 3.00 per page

## Employee Assisted Phone & Inter-office Services

Account Reference / Verification Fee	\$25.00
Written Account Payoff Fee	\$25.00
Account Research / Reconciliation	\$ 20.00 per hour (minimum one hour)

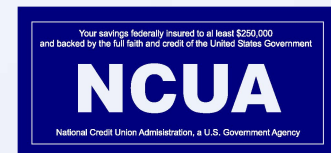
## Other Services (Applicable to all accounts)

Wire Transfer - Incoming	\$ 5.00 per wire
Wire Transfer - Outgoing	\$ 15.00 per wire
Corporate Check Fee	1 Free per day per member - after first check, \$3.00 per check for accounts not maintaining an average daily balance of \$1,000
Copy of Corporate Draft Check	\$ 5.00 per copy
Notary Service to Non-members	\$ 2.00 per document
Bill Payment Services	\$ 5.00 per month after 2 months of no activity
Bill Payment Services Payment Cancellation	\$10.00 per payment cancellation
Replacement Debit Card	\$ 8.00 per card
Debit Card New or Replacement Card Rush Delivery Fee	\$ 10.00 per card
Debit Card New or Replacement Card Next Day Delivery Fee	\$ 55.00 per card
Loan Late Payment Fees	\$ 25.00 effective fifteen days after due date
Loan Cancellation Fee	\$ 50.00
Garnishment / Levy Processing Fee	\$ 25.00
Mortgage Subordination Fee	\$ 50.00

\* Automated Clearing House

# Truth-in-Savings Disclosure

## Share and Checking Accounts



## SCOTT ASSOCIATES CREDIT UNION, INC.

14111 Scottslawn Road  
Marysville Oh 43041

937-644-7385



# TRUTH-IN-SAVINGS DISCLOSURE

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

Last Dividend Declaration Date:

## RATE SCHEDULE

ACCOUNT TYPE	<input type="checkbox"/> Regular Share	<input type="checkbox"/> Christmas Share	<input type="checkbox"/> All Other Shares (Includes Misc, Loan Shares, 2nd Savings, and Vacation)	<input type="checkbox"/> IRA Share	<input type="checkbox"/> Checking
<b>DIVIDENDS</b>					
Dividend Rate Annual Percentage Yield (APY)	0.05%/0.05% apy - \$100.00 \$ 1,999.99 0.05%/0.05% apy - \$2,000.00 \$ 9,999.99 0.10%/0.10% apy - \$10,000.00- \$29,999.99 0.10%/0.10% apy - \$30,000.00 & above	1.00% 1.05% apy	0.05%/0.05% apy - \$100.00 \$ 1,999.99 0.05%/0.05% apy - \$2,000.00 \$ 9,999.99 0.10%/0.10% apy - \$10,000.00- \$29,999.99 0.10%/0.10% apy - \$30,000.00 & above	0.10% 0.10% apy	0.05% 0.050% apy
Dividends Compounded: Dividends Credited: Dividend Period:	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Monthly Monthly Monthly (Calendar)
<b>BALANCE REQUIREMENTS</b>					
Minimum Opening Deposit: Minimum Balance to Avoid a Service Fee: Minimum Balance to Earn the Stated APY: Balance Method to Calculate Dividends:	\$5.00 ----- \$100.00 Daily Balance	\$5.00 ----- \$100.00 Daily Balance	\$5.00 ----- \$100.00 Daily Balance	\$50.00 ----- \$100.00 Daily Balance	----- ----- \$1000.00 Daily Balance
<b>ACCOUNT LIMITATIONS</b> (See Paragraph 6)	Account transfer limitations apply	Account transfer and withdrawal limitations apply	Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply

## ACCOUNT DISCLOSURES

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

1. **RATE INFORMATION** -- The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Christmas Share, Vacation Share, and IRA Share accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

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

3. **DIVIDEND COMPOUNDING AND CREDITING** -- The compounding and crediting of dividends and the dividend period applicable to each account are set forth in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. **ACCRUAL OF DIVIDENDS** -- For Regular Share, Christmas Share, Vacation Share, IRA Share and Share Draft accounts dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For regular Share, Christmas Share, Vacation

Share, Share Draft and IRA Share accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. **BALANCE INFORMATION** -- To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Christmas Share, Vacation Share, Share Draft and IRA Share accounts, there is a minimum daily balance required to obtain the annual percentage yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated annual percentage yield. Dividends are calculated by using a daily balance method.

6. **ACCOUNT LIMITATIONS** -- For a Christmas Share account, the entire balance minus \$5.00 will be transferred to your Regular Share account on or after November 1 and the account will remain open unless you request it to be closed. Early withdrawals will result in a penalty of the lesser of 10% or \$15.00. For early withdrawals from IRA Share Accounts, the Credit Union will impose a fee, in addition to the IRS tax penalty..

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

SCOTT ASSOCIATES CREDIT UNION, INC.

ELECTRONIC FUNDS TRANSFER  
AGREEMENT AND DISCLOSURE

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

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

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

- a. **Debit Card.** You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your Share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit account, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, Pulse and Cirrus networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your Card to:
- Make deposits to your share and share draft accounts.
  - Withdraw funds from your share and share draft accounts.
  - Transfer funds from your share and share draft accounts.
  - Obtain balance information for your share and share draft accounts.
  - Make POS (Point of Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept MasterCard.
  - Order goods or services by mail or telephone from places that accept MasterCard.

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

- There is no limit on the number of purchases you make per day.
  - You may make daily purchases each day up to your approved limit as established by the credit union.
  - There is no limit to the number of cash withdrawals you may make in any one day from an ATM machine
  - You may make daily withdrawals up to your approved limit as established by the credit union if there are sufficient funds in your account.
  - There is no limit on the number of POS transactions you may make in any one day.
  - You may make daily purchases at POS terminals up to your approved limit as established by the credit union if there are sufficient funds in your account.
  - You may transfer up to the available balance in your accounts at the time of the transfer.
  - See Section 2 for transfer limitations that may apply to these transactions.
- b. **Voice Response.** If we approve the Voice Response for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time you may use the Voice Response to:
- Withdraw funds from your share and share draft accounts.
  - Transfer funds from your share and share draft accounts
  - Obtain balance information for your share and share draft accounts.
  - Determine if a particular item has cleared.
  - Verify the last date and amount of your payroll deposit.
  - Transfer funds from you share or share draft to your loan.

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

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

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

c. **Preauthorized EFTs.**

- **Direct Deposit.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your share and/or share draft account.

- **Preauthorized Debits.** Upon instructions, we will pay certain recurring transactions from your share, and share draft account.

- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen days after it has been made.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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

**2. Transfer Limitations.** For all share and Christmas Club accounts, no more than six preauthorized, automatic, telephone, or internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month, and no more than three of these six may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

**3. Conditions of EFT Services.**

- **Ownership of Cards.** Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.
- **Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- **Foreign Transactions, MasterCard.** If you effect a transaction with your MasterCard card in a currency other than US dollars, MasterCard International Inc. will convert the charge into a US dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently the currency conversion rate used by MasterCard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by one percentage point. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.
- **Security of Access Code.** You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.
- **Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**4. Fees and Charges.** There are certain fees and charges for electronic funds transfer services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

**ATM/Debit Card**

- Replacement card fee of \$8.00 per card. Initial ATM card is free (maximum 2 cards on the same account).
- Non-sufficient funds fee of \$28.00.
- \$25.00 for ATM deposited NSF item.

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

**5. Member Liability.** You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your Card and/or access code has been lost or stolen or if you believe someone has used your card or access code or otherwise accessed your accounts without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum courtesy pay funds.)

You are not liable for an unauthorized MasterCard debit card transaction that was not conducted at an ATM if you can demonstrate that you exercised reasonable care in protecting your Card from loss or theft, you have not reported two or more incidents of unauthorized use in the past twelve months, and your account is in good standing. Otherwise your liability for an unauthorized MasterCard debit card transaction that was not conducted at an ATM will be no more than \$50.

For all other EFT transactions involving access devices, including transactions conducted at ATMs, your liability for unauthorized transactions is determined as follows. If you tell us within two business days, you can lose no more than \$50 if someone used your Card or code without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or code, and we can prove that we could have stopped someone from using your Card or code without your permission if you had told us, you could lose as much as \$500.00.

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

For Lost/Stolen Cards  
800-264-5578 or 800-821-8173

#### 6. Right to Receive Documentation.

- Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions or preauthorized AFTs will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- Terminal Receipt. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant.
- Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 937-821-8173 or signing up for Home Banking online at [www.mysacu.com](http://www.mysacu.com) and viewing your account activity.

#### 7. Account Information Disclosure.

We will disclose information to third parties about your account or the transfers you make:

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

#### 8. Business Days.

Our business days are Monday through Friday, except holidays observed by the credit union. These days are noted on our website at [www.mysacu.com](http://www.mysacu.com).

#### 9. Credit Union Liability for Failure to Make Transfers.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- If you used your Card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

#### 10. Notices.

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

#### 11. Billing Errors.

In case of errors or questions about electronic funds transfers from your share and share draft accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty days after we sent the FIRST statement on which the problem appears. Call us at:

937-644-7385  
Toll Free: 800-821-8173  
Fax: 937-645-2749

Or write to:

Scott Associates Credit Union, Inc.  
14111 Scottslawn Rd  
Marysville OH 43041

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

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

We will tell you the results of our investigation within ten\* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five\*\* days to investigate your complaint or questions. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to

complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not credit your account.

We will tell you the results within three business days of completing our investigation. If we decide that there was not error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

- If you give notice of an error within thirty days after you make the first deposit to your account, we will have twenty business days instead of ten business days.
- \*\* If you give notice of an error within thirty days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the US, its possessions and territories, we will have ninety days instead of forty-five days to investigate.

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

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

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

14111 Scottslawn Road  
Marysville OH 43041

Phone: 937-644-7385  
Toll Free: 800-821-8173  
Fax: 937-645-2749  
Voice Response: 937-645-2600  
Toll-Free Voice Response: 800-811-2546  
E-Mail: [credit.union@mysacu.com](mailto:credit.union@mysacu.com)

## Hours of Operation

Monday	8:30 am - 4:30 pm
Tuesday	8:30 am - 4:30 pm
Wednesday	8:30 am - 4:30 pm
Thursday	8:30 am - 4:30 pm
Friday	7:30 am - 4:30 pm

[www.mysacu.com](http://www.mysacu.com)

### Your Account is Insured

All Savings Account are insured  
up to at least \$250,000  
by the National Credit Union  
Administration (NCUA),  
a federal agency.

