

## IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

### Change in Terms

*The following represents a Change in Terms to Your Electronic Services Agreement and Disclosure and is effective 30 days after receipt of this notice. Please keep this Notice for Your records.*

*The following provisions have been added to Your Electronic Services Agreement and Disclosure. All other terms and conditions remain unchanged:*

**TRANSACTION SLIPS.** Except for mail-in transactions and certain small-value transactions, You can get a receipt at the time You make any transaction to or from Your Account through the use of Your Card. When an electronic fund transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

**FEES.** We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and other specified information after Your Account is established. Additional fee schedules are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

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*The following represents a Change in Terms to Your Account Agreement and Disclosure and is effective 30 days after receipt of this notice. Please keep this notice for your records.*

*The following provisions have been added to Your Account Agreement and Disclosure. All other terms and conditions remain unchanged.*

**ACCOUNT OWNERSHIP.** The form of account ownership for each of Your Accounts is based on the form of account ownership of the primary Share Account you establish in connection with those Accounts. You may establish more than one primary Share Account, if each such primary Share Account has a different form of account ownership. All Accounts you establish in connection with a particular primary Share Account will have the same form of account ownership. For example, if, when joining the Credit Union, You establish the ownership of Your primary Share Account as "Individual," then all subsequent Accounts that you open in connection with that primary Share Account will also name You as the sole owner of such Accounts. Conversely, if You establish the ownership of Your primary Share Account as "Joint" with another party or parties, "Payable-on-Death (POD)," or "Trust," then all subsequent Accounts that are opened in connection with that primary Share Account will carry the same form of account ownership as the primary Share Account. To establish Accounts with different forms of account ownership, you must establish a separate primary Share Account for each account ownership type. It is Your responsibility to determine any legal effects related to Your maintaining ownership on Your Account in this manner. If you have any questions about your change in terms, please contact Pathways at (614) 416-7588.

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