AGREEMENTS AND DISCLOSURES

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

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

PATHWAYS FINANCIAL CREDIT UNION MEMBERSHIP

To apply for membership with Pathways Financial Credit Union You must complete, sign and return an application for membership.

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

Credit Union membership is granted to applicants within Pathways Financial Credit Union’s common bond as outlined in the Credit Union's Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from organizations within the Credit Union’s common bond; and organizations of such persons. By signing Your application for membership, You acknowledge receipt of these Agreements And Disclosures, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

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

ACCOUNT AGREEMENT

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

ACCOUNT OWNERSHIP. 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 category in a manner acceptable to the Credit Union. It is Your responsibility to determine any legal effects related to Your maintaining ownership on Your Account in this manner.

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

CUSTODIAL ACCOUNTS. Any custodial Account is subject to the Ohio Uniform Transfers To Minors Act and it is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time You open such Account includes all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the Ohio Uniform Transfers To Minors Act as it is now or hereafter amended. The age of delivery to custodian FBO minor shall be upon the age of 21 unless otherwise specified by the custodian under the Ohio Uniform Transfers to Minors Act.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require all Trust Accounts to name a beneficiary. You agree that all sums, whenever paid to the Trust Account, shall be held by the Trustee(s) in trust for the beneficiary(ies) named, subject to the right of the Trustee(s) to revoke the Power of Attorney and the withdrawal of any or all sums from the Account. Upon the death of the Trustee (or if more than one, upon the death of the last surviving Trustee), the balance remaining in the Account shall be distributed by the Credit Union to the beneficiary or, if there is more than one beneficiary, then to the beneficiaries then living in equal shares unless otherwise specified in the Trust documentation. Where more than one Trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any Trustee acting alone (unless two signatures are required). Shares paid in by the Trustees shall be owned equally. Upon the death of one Trustee, all rights in and to the Account shall belong to any surviving Trustee. In the event of conflicting demands for funds under the Account, the Credit Union may require the signatures of each of the Trustees. For Revocable and Living Trust Accounts, the individual establishing the Trust (the “Settlor”) must be a member of the Credit Union and any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any withdrawal unless otherwise specified for in the Trust documentation. If the Account Designation shows a payable on death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if the Settlor is deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and only if the Settlor is deceased. If the Beneficiary dies (in the case of a natural person) within the state in which the Credit Union is located or (in the case of a charity or non-profit organization) during the period of the credit union's existence, the withdrawal of any or all sums from the Account shall be distributed by the Credit Union to the successor Trustee.

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

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a payable-on-death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased. Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares unless You designated otherwise. You may change the beneficiary(ies) of record and/or the payable-on-death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, the funds will be paid to the party or parties as reserved by the payable-on-death law. It is the responsibility of all Account Owners to determine any legal effects of opening and maintaining an Account with payable-on-death status.

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to the Credit Union and You are liable for the actions of the fiduciary and/or obligated to ensure that the fiduciary’s actions are in accordance with any instructions that have been provided to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

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

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

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

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will charge the individual who deposited the item with Us by using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID, You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of Remote Deposit are not subject to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

REMOTE DEPOSIT. You may also access the remote deposit system to initiate the deposit of items into Your shared accounts with Us by using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID, You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of Remote Deposit are not subject to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, including the use of Automated Clearing House ("ACH") and which are not subject to the Electronic Fund Transfer Act (15 U.S.C. §§ 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The Credit Union is not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with the rules and regulations of the Federal Reserve Bank. We are only responsible for the actions of the fiduciary and/or obligated to ensure that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other Accounts You may have with Us in necessary amounts to cover Your overdrafts. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for collection, We may permit You to withdraw funds from Your Account. We will pay such items each business day in an order of Our choosing, all of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay items when You do not have sufficient available funds to clear such items. Except for ATM and everyday debit card transactions, We may charge You a fee each time the Credit Union elects to pay the item. The fee may apply to items which are not everyday debit card transactions if: (i) after receiving proper notice of Our overdraft service(s), You affirmatively consent to Our payment of ATM and everyday debit card transactions; and (ii) We have provided You with written notice of the fee. In the event of an overdraft, We will debit Your Account for the amount of the item and charge overdraft fees and charges in accordance with Our fee schedule. All overdrafts will be made in an Order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. You would like to opt-out, that is, if You would prefer We not pay overdrafts that We would overdraft Your shared account. You may not opt-out by writing to Us at the address in this Agreement or by calling Us at the telephone number shown in this Agreement and informing Us of Your intention to opt-out.

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

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

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

CHOICE OF LAW. You, the receiver of the amount so credited, and We are each in agreement in accordance with and governed by the laws of the State of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

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

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period) may be subject to an account inactivity fee and/or a reduced service fee. Inactive Accounts are subject to some fees as specified in the Account Agreement. You may request that We close your Account upon written request. If You do not request that We close your Account, We may report the Account as inactive. You, as the owner of the Account, must provide evidence of ownership to close the Account. If You do not provide evidence of ownership, We may not be able to close the Account. You agree to pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys’ fees necessary to enforce such provision. Such indemnity shall be unlimited in amount and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

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

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us, including deposits in person, by mail or electronic means. We have the right to refuse to accept any check or instrument for deposit at Our sole discretion. If You deposit an item and it is returned unpaid, We will charge the individual who deposited the item with Us by using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID, You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of Remote Deposit are not subject to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

REMOTE DEPOSIT. You may also access the remote deposit system to initiate the deposit of items into Your shared accounts with Us by using an internet enabled mobile computing device (e.g. smartphone or tablet), an imaging application/device, special software and an Access Code and/or User ID, You understand and agree that the remote deposit of items into Your deposit accounts with Us through use of Remote Deposit are not subject to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.) or Regulation E (12 CFR 1005.1 et seq.). The remote deposit of items into Your designated deposit accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.
ACCOUNT AGREEMENT (continued)

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

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

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

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

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

Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes members that have: (a) been convicted of a crime; (b) committed, or threatened, acts of violence against Our employees, agents or members; or (l) failed to conduct themselves in a civil and businesslike manner.

Our Board of Directors may allow You to retain Your membership in the event a failure to meet Your obligations to Us is a result of a bona fide emergency, or (k) committed, or threatened, acts of violence against Our employees, agents or members; or (l) failed to conduct themselves in a civil and businesslike manner.

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

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

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

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

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

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into an agreement to receive electronic documents by sending or leaving such messages shall have no liability for any damages resulting from such action by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any communication You choose to receive by electronic means.

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

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

SPECIFIC TERMS APPLICABLE TO YOUR REGULAR SAVINGS ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $5.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR SECONDARY SAVINGS ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. The minimum balance required to open this Account is $5.00.

SPECIFIC TERMS APPLICABLE TO YOUR NON-DIVIDEND BEARING SAVINGS ACCOUNT

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

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

SPECIFIC TERMS APPLICABLE TO YOUR OWNER REWARDS SAVINGS ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $5.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR TRUST SHARE SAVINGS ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $5.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $5.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR YOUTH SAVINGS ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $5.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $5.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR HEALTH SAVINGS ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

Transaction Limitations. Health Savings Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your Health Savings Account Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR IRA SAVINGS ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $100.00 during each dividend period.

Transaction Limitations. IRA Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR VACATION CLUB SAVINGS ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR CHRISTMAS CLUB SAVINGS ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $2,500.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $2,500.00 during each dividend period.

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. The minimum balance required to open this Account is $25.00.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR SWIPE2SAVE CHECKING ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $25.00.

SPECIFIC TERMS APPLICABLE TO YOUR PRIME CHECKING ACCOUNT

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

Minimum Balance Requirements. The minimum balance required to open this Account is $25.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR PREMIER CHECKING ACCOUNT

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

Minimum Balance Requirements. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

Transaction Limitations. No transaction limitations apply to this Account.
Minimum Balance Requirements. The minimum balance required to open this Account is $25.00. To obtain the disclosed APY, You must maintain an average daily balance at least equal to $250.00 during each dividend period.

Transaction Limitations. No transaction limitations apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR YOUTH TERM SHARE ACCOUNT

Tiered Fixed Rate Information. These Accounts are subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

Transaction Limitations. Once Your Account is established, You may not make deposits into Your Account.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For terms to maturity less than 36 months, the penalty imposed will be an amount equal to 180 days’ dividends, and for terms equal to or greater than 36 months, the penalty imposed will be an amount equal to 365 days’ dividends.

Renewal Policies. Your Account will renew automatically at maturity, and You will have a grace period of 10 calendar days to make withdrawals from or deposits into Your Account without penalty.

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

Tiered Fixed Rate Information. These Accounts are subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

Transaction Limitations. Once Your Account is established, You may not make deposits into Your Account.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For terms to maturity less than 36 months, the penalty imposed will be an amount equal to 180 days’ dividends, and for terms equal to or greater than 36 months, the penalty imposed will be an amount equal to 365 days’ dividends.

Renewal Policies. Your Account will renew automatically at maturity, and You will have a grace period of 10 calendar days to make withdrawals from or deposits into Your Account without penalty.

SPECIFIC TERMS APPLICABLE TO YOUR RATE BUMP TERM SHARE ACCOUNT

Tiered Fixed Rate Information. These Accounts are subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement. You must maintain a balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

Transaction Limitations. Once Your Account is established, You may not make deposits into Your Account.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For terms to maturity less than 36 months, the penalty imposed will be an amount equal to 180 days’ dividends, and for terms equal to or greater than 36 months, the penalty imposed will be an amount equal to 365 days’ dividends.

Renewal Policies. Your Account will renew automatically at maturity, and You will have a grace period of 10 calendar days to make withdrawals from or deposits into Your Account without penalty.

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

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

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

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

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

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when we dishonor and return
ACCOUNT DISCLOSURES (continued)

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

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

Variable Rate Information. For all variable-rate Accounts, the dividend rate and APY may change at any time based on the determination of the Credit Union’s Board of Directors.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account. For the dividend period, compounding and crediting frequency refer to the following table:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dividend Period</th>
<th>Compounding Frequency</th>
<th>Crediting Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Secondary Savings</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Owner Rewards Savings</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
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<tr>
<td>Trust Share Savings</td>
<td>Quarterly</td>
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<td>Quarterly</td>
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<tr>
<td>Youth Savings</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Health Savings</td>
<td>Monthly</td>
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<td>Monthly</td>
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<tr>
<td>IRA Savings</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
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<tr>
<td>Vacation Club</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Christmas Club</td>
<td>Annually</td>
<td>Annually</td>
<td>Annually</td>
</tr>
<tr>
<td>Money Market</td>
<td>Monthly</td>
<td>Monthly</td>
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</tr>
<tr>
<td>Prime Checking</td>
<td>Monthly</td>
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<tr>
<td>Premier Checking</td>
<td>Monthly</td>
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<tr>
<td>Youth Term Share</td>
<td>Monthly</td>
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<td>Monthly</td>
</tr>
</tbody>
</table>

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

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

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

For all Accounts (except checking Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and not more than 60 days before any such withdrawal.

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

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

**ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE**

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

ATM, MASTERCARD DEBIT CARD, AUTOMATED TELEPHONE ACCESS, INTERNET BANKING AND E-CHECK AGREEMENT. This Agreement applies to any electronic transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Automated Telephone Access system; (c) Our Internet Banking system; and (d) any check which You authorize the payee to process electronically. An electronic transfer is any transfer of funds which is performed through the use of Your Card, Our Automated Telephone Access system, Our Internet Banking system, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions, including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your share or share draft Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your share Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

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

**TYPES AND LIMITATIONS OF SERVICES**

**ATM CARD TRANSACTIONS.** You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate (not to exceed $505.00 per day, share, share draft and line of credit combined) subject to the available funds in Your Account, to make the following transactions: (a) withdraw cash from Your share and share draft Account(s); (b) transfer funds between Your share and share draft Account(s); and (c) make balance inquiries on Your share and share draft Account(s) with Us.

**MASTERCARD DEBIT CARD TRANSACTIONS.** You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate (not to exceed $3,000.00 per day, share, share draft and line of credit combined) subject to the available funds in Your Account, to make the following transactions: (a) withdraw cash from Your share and share draft Account(s); (b) transfer funds between Your share and share draft Account(s); and (c) make balance inquiries on Your share and share draft Account(s) with Us.

**AUTOMATED TELEPHONE ACCESS TRANSACTIONS.** At the present time, You may use Automated Telephone Access in conjunction with Your Access Code and a touch tone telephone for the following services: (a) make check withdrawals from Your share and share draft Account(s); (b) transfer funds between Your share and share draft Account(s); (c) obtain balance information on Your share and share draft Account(s); (d) make loan payments from Your share, share draft and money market Accounts; (f) make advances on Your Credit Union lines of credit; (g) verify that an item has posted to or otherwise cleared Your Account; (h) review Credit Union deposit Account history; and (i) review Credit Union loan account history. Automated Telephone Access operates 24 hours every day. If You attempt to use the system and are told that “the system is not available,” please try again later when service is restored.

**INTERNET BANKING TRANSACTIONS.** At the present time, You may use Internet Banking in conjunction with Your Access Code, an internet connection and a personal computer for the following services: (a) make check withdrawals from Your share, share draft and money market Accounts; (b) transfer funds between Your share, share draft and money market...
Account(s); (c) obtain balance information on Your share and share draft Accounts; (d) obtain balance information on Your Credit Union loan accounts; (e) make loans from payments from Your share, share draft and money market Accounts; (f) make advances on Your Credit Union lines of credit; (g) verify that an item has posted to or otherwise cleared Your Account; (h) review Credit Union deposit Account history; and (i) review Credit Union loan account history with a third party including opening or closing an account.

TO USE THE SYSTEM. To use the system and are told that “the system is not available,” please try again later when service is restored.

You may also use the Internet Banking platform to access the online bill pay feature for the following services: (a) authorize the Credit Union to issue payments on Your behalf; and (b) check the status of payments previously authorized through the online bill pay feature. In order to use the bill pay feature for such transactions, You must have a share draft Account with Us. By completing a bill pay transaction using the bill pay feature, You authorize Us to post to any such payments to Your share draft Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day following the date You designate it be sent. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will also be sent on the next business day.

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

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with Your MasterCard Debit Card transactions, and separate Access Codes to be used in conjunction with Automated Telephone Access and Internet Banking. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your share Account or Your share draft Account to cover such transactions.

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

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

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

OWNERSHIP. Your Card and/or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time. When You return a Card or other Account access device to Us, You will be required to return any Account access devices to Us immediately upon the closing of Your Account.

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

PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at the telephone number shown in this Agreement, or write Us at the address shown in this Agreement in time for Us to receive Your stop payment request 3 business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing. 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will not be liable for Your losses or damages.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (614) 416-7588 or (800) 367-7485 or write Us to 5665 N. Hamilton Rd., Columbus, OH 43230 if You believe Your Card or PIN have been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your check. Telephoning is the best way to prevent further losses. You are required to report the loss or theft of Your Card or PIN within 24 hours after You learn of the loss or theft of Your Card or PIN. If You do not report the loss or theft of Your Card or PIN within 24 hours after You learn of the loss or theft, You may lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable).

If You tell us within 2 business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than $50.00 if someone uses Your Card or PIN without Your permission. If You fail to tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, then You could lose as much as $500.00. Additionally, if Your periodic statement shows transactions that You did not make, You will tell Us at once. If You do not tell Us within 60 days after the statement was mailed to You, You may not get back any money You lost after the 60 days if We can prove that We could have stopped someone from taking the money if You had told Us in time. If a valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We will extend the time periods.

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

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at (614) 416-7588 or (800) 367-7485, or write Us to 5665 N. Hamilton Rd., Columbus, OH 43230 as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

1. Tell Us Your name and Account number.
2. Describe the error and explain why You think it is an error.
3. Tell Us the dollar amount of the suspected error.

If You tell Us orally, We may require that You send Us Your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your Account within 10 business days or report that an extension is being used, so that You will have the use of the money during the time it takes Us to complete our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within 10 business days, We may not credit Your Account.

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

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

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, call Us at (614) 416-7588 or (800) 367-7485. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 5665 N. Hamilton Rd., Columbus, OH 43230. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

Unauthorized transfers, to report a lost or stolen Card, PIN, Access Code or any combination thereof, call Us at (614) 416-7588 or (800) 367-7485. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 5665 N. Hamilton Rd., Columbus, OH 43230. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.
FOREIGN TRANSACTIONS. For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives; or (b) the government-managed rate in effect on the applicable central processing date. Code 2211. In each instance You will be charged 8/10th of 1.00% calculated on the final converted settlement amount.

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

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

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

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

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN IN FOREIGN BANKS IN FOREIGN COUNTRIES, TRANSACTION ACCOUNTS AT PATHWAYS FINANCIAL CREDIT UNION, YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT THE DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREE TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

WIRE TRANSFER AGREEMENT

This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693a-1) and Regulation E, Subpart B (12 CFR 1005.30 et seq.). We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your wire transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary. The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers to or receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated in Your application for membership. For confirmation purposes, We may call any party designated in Your application for membership. If more than one Authorized Person is named, any one of them may issue payment orders on any designated Account.
Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply verbally and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.
WHAT DOES PATHWAYS FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Why?**
Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.

**What?**
The types of personal information We collect and share depend on the product or service You have with Us. This information can include:
- Social Security number and checking account information
- Credit history and credit scores
- Employment information and payment history

When You are no longer Our member, We continue to share Your information as described in this notice.

**How?**
All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Pathways Financial Credit Union chooses to share; and whether You can limit this sharing.

### Reasons We can share Your personal information

**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

Does the Credit Union share? | Can You limit this sharing?
--- | ---
YES | NO

**For Our marketing purposes** - to offer Our products and services to You

Does the Credit Union share? | Can You limit this sharing?
--- | ---
YES | NO

**For joint marketing with other financial companies**

Does the Credit Union share? | Can You limit this sharing?
--- | ---
YES | NO

**For Our affiliates' everyday business purposes** - information about Your transactions and experiences

Does the Credit Union share? | Can You limit this sharing?
--- | ---
NO | WE DON'T SHARE

**For Our affiliates' everyday business purposes** - information about Your creditworthiness

Does the Credit Union share? | Can You limit this sharing?
--- | ---
NO | WE DON'T SHARE

**For Our affiliates to market to You**

Does the Credit Union share? | Can You limit this sharing?
--- | ---
NO | WE DON'T SHARE

**For non-affiliates to market to You**

Does the Credit Union share? | Can You limit this sharing?
--- | ---
NO | WE DON'T SHARE

Questions? Call (800) 367-7485 or go to Our website at: www.pathwayscu.com

### What We do

**How does Pathways Financial Credit Union protect my personal information?**
To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Pathways Financial Credit Union collect my personal information?**
We collect Your personal information, for example, when You
- open an account or make a wire transfer
- apply for financing or provide account information
- make deposits or withdrawals from Your account

We also collect Your personal information from others, such as credit bureaus, affiliates, or others.

**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 non-affiliates to market to You

State laws and individual companies may give You additional rights to limit sharing.
<table>
<thead>
<tr>
<th>Definition</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliates</td>
<td>Companies related by common ownership or control. They can be financial and non-financial companies.</td>
</tr>
<tr>
<td></td>
<td>• <em>Pathways Financial Credit Union has no affiliates.</em></td>
</tr>
<tr>
<td>Non-Affiliates</td>
<td>Companies not related by common ownership or control. They can be financial and non-financial companies.</td>
</tr>
<tr>
<td></td>
<td>• <em>Pathways Financial Credit Union does not share with non-affiliates so they can market to You.</em></td>
</tr>
<tr>
<td>Joint Marketing</td>
<td>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</td>
</tr>
<tr>
<td></td>
<td>• <em>Our joint marketing partners include financial planning, insurance and credit card companies.</em></td>
</tr>
</tbody>
</table>
### Health Savings Account Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual/Monthly Maintenance</td>
<td>Free</td>
</tr>
<tr>
<td>Enrollment</td>
<td>$5.00</td>
</tr>
<tr>
<td>Debit Card Transactions (at merchant locations)</td>
<td>Free</td>
</tr>
<tr>
<td>ATM Cash Withdrawals (at Pathways owned ATM’s)</td>
<td>Free</td>
</tr>
<tr>
<td>Checks Written on Account</td>
<td>$0.50/ per</td>
</tr>
<tr>
<td>Replace Lost/Stolen Card (1st replacement free)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Non-Sufficient Funds</td>
<td>$20.00</td>
</tr>
<tr>
<td>Returned Deposit Item</td>
<td>$10.00</td>
</tr>
<tr>
<td>Stop Payment on Check</td>
<td>$25.00</td>
</tr>
<tr>
<td>Copies of Cleared Checks</td>
<td>$5.00</td>
</tr>
<tr>
<td>U.S. Mailed Account Statements (e-statements are FREE)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Dormant Account (no deposit/withdrawal in 1 year)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Account Closure (if closed within the first 6 months)</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

### Safe Deposit Box Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small box annual rental fee (3”x5”x24”)</td>
<td>$20.00 + sales tax</td>
</tr>
<tr>
<td>Medium box annual rental fee (3”x10.25”x24”)</td>
<td>$40.00 + sales tax</td>
</tr>
<tr>
<td>Large box annual rental fee (5”x10.25”x24”)</td>
<td>$60.00 + sales tax</td>
</tr>
<tr>
<td>Extra-large box annual rental fee (10”x10”x24”) – Powerco branch only</td>
<td>$80.00 + sales tax</td>
</tr>
<tr>
<td>Box drilling fee – both keys lost</td>
<td>$130.00</td>
</tr>
<tr>
<td>Key replacement fee – one key only</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

Pathways Financial Credit Union, Inc.
5665 N. Hamilton Rd., Columbus, OH 43230
(614) 416-7588
(800) 367-7485 – Toll-Free
Online: www.pathwayscu.com
Routing Number: 244077093

Effective April 2018