

What if I do not want to have Member Balance GuardianSM on my checking account?

In the event you would like to have this service removed from your account, you may do so by simply calling 216.739.2300, extension 1610. However, once this service is removed, you should keep in mind that if an item is presented for payment and there are not sufficient funds in your account, the item will be returned to the payee (you may incur an additional charge from the merchant) and our standard NSF fee of \$37 will be charged per item.

Member Balance GuardianSM Overdraft Policy

An insufficient balance could result in several ways, such as (A) the payment of checks, electronic funds transfers or other withdrawal requests; (B) payments authorized by you; (C) the return of unpaid items deposited by you; (D) the assessment of services charges; or (E) the deposit of items which, according to the Funds Availability Policy of Taleris Credit Union, Inc. (TCU), are treated as not yet available or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your checking account in good standing (defined as making regular deposits and bringing your account to a positive balance at least once every 30 days) and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined overdraft limit assigned to your account type. So as not to exceed your limit, you should note that the amount of the overdraft **plus** TCU's standard Non-Sufficient Funds (NSF) fee (per item) will be deducted from the overdraft limit. We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. You will be notified by mail of any NSF items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The

amount of any overdraft plus our NSF handling fee(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our overdraft / NSF handling fee(s).

Member Balance GuardianSM should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. In the event you would like to have his service removed from your account, you can do so by simply calling 216.739.2300, extension 1610.

You should note that your Member Balance GuardianSM limit will not be reflected in your balance provided by a teller, at the ATM, through Taleris Audio Account Access or Teller 24e.

Limitations. Member Balance GuardianSM is a non-contractual courtesy which is available to individually/jointly owned personal accounts in good standing. Taleris Credit Union, Inc. may discontinue this service without prior notice.

Member Balance GuardianSM is a service mark of Taleris Credit Union, Inc.

TALERIS CREDIT UNION, INC.

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All accounts are insured to \$250,000 by ASI (American Share Insurance) a private member owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.



TALERIS CREDIT UNION

Member Balance
Guardian

value | service | excellence



When there's not quite enough in your checking account...

Having a check returned due to insufficient funds can be a costly and humiliating experience. That's why we provide "Member Balance GuardianSM," a special over-draft privilege for our members.

Member Balance GuardianSM gives you an extra level of protection against unanticipated cash flow emergencies and account reconciliation errors.

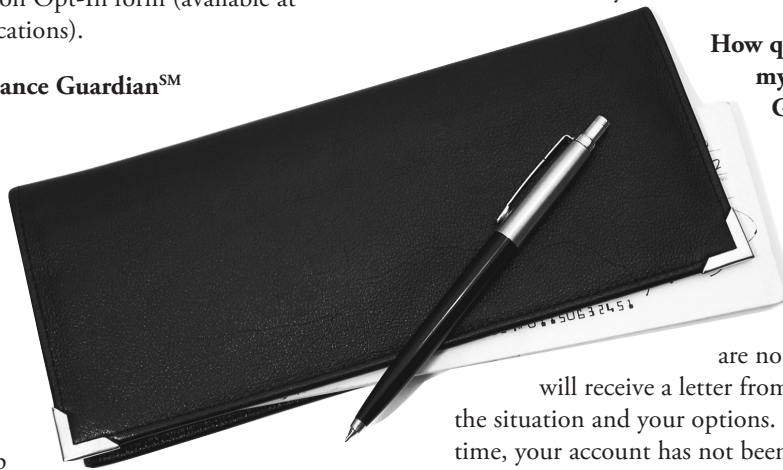
Taleris Credit Union does not encourage overdrafts. As always, we encourage you to manage your finances responsibly. The purpose of this privilege is to save you from the embarrassment, additional merchant fees or other problems that might result if a check is returned.

What is Member BalanceSM Guardian?

Member Balance Guardian is an overdraft privilege limit that is automatically assigned to your checking account. There is no action required on your part. You do not have to sign anything. This protection can also be extended to your one-time Point of Sale Debit Card transactions as well, if you sign the POS Over Overdraft Protection Opt-In form (available at www.taleriscu.org/applications).

How does Member Balance GuardianSM Work?

As long as you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance at least once every 30 days), we may honor overdrafts up to the Member Balance Guardian limit on your account.



What does my Member Balance GuardianSM cost?

There is no additional cost associated with this privilege unless you use it. However, you should keep in mind that you will be charged a non-sufficient funds (NSF) fee of \$37 for each item paid under the limit.

What is my Member Balance GuardianSM limit? If I have two checking accounts, can I get Member Balance Guardian on both?

Your Member Balance GuardianSM limit is \$800. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

How do I know when I use the overdraft limit? What if I go beyond my Member Balance GuardianSM limit?

You will receive an overdraft notice in the mail each time items are paid. Overdrafts above and beyond your established Member Balance Guardian limit may result in a check or checks being returned to the payee. The standard NSF fee will be charged per item and assessed to your account. So as not to exceed your limit if you use Member Balance Guardian, you should note that the amount of the overdraft **plus** a NSF fee of \$37 for each item will be deducted from your overdraft limit.

How quickly must I repay my Member Balance GuardianSM?

You should make every attempt to bring your account to a positive balance within 30 days. If you are not able to do so, you will receive a letter from us informing you of the situation and your options. If, after a period of time, your account has not been brought to a positive balance, we may suspend your overdraft privilege limit and take other steps to recover funds.

How soon can I use my Member Balance GuardianSM?

If you are a new active account holder, you will be able to use the overdraft privilege 30 days after the account is opened.

What are some of the ways I may have access to my Member Balance GuardianSM limit? Will my limit be reflected in the balance I receive?

The chart below is designed to make you aware of the different ways you can access your Member Balance GuardianSM limit and whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY MEMBER BALANCE GUARDIAN SM AVAILABLE?	DOES THE BALANCE PROVIDED INCLUDE MY MEMBER BALANCE GUARDIAN SM LIMIT?
Writing a Check	Yes	-NA-
Debit Card	Yes*	-NA-
ATM Withdrawal	No	No
ACH-Auto Debit	Yes	-NA-
Teller 24e (online)	No	No
Taleris Audio Account Access (Telephone)	No	No
Teller	Yes	No

*Requires and Opt-In Request on file

The overdraft limit **will not** be reflected in the balance provided at any of the access points above. By keeping accurate records and knowing your balance, you can avoid mistakenly accessing your limit and incurring NSF fees. The best way to do this is to use your checkbook register to keep track of your deposits, written checks, withdrawals including service charges, ATM and MasterMoneyTM ATM/debit card transactions. Always reconcile your register with your monthly statement.