

ATM card,TCU MasterMoney™ debit card,Audio Account Access,or Teller24e transactions.

We do not have to notify you in advance however,if the change is necessary for security reasons or if you violate any of the terms as set forth in this agreement.Notice to one account holder shall be considered notice to all holders of the account.

For Bill Pay:We have the right to change this agreement at any time by notice mailed to you at the last address shown for the account on TCUs records,by posting notice in TCU locations,on the TCU website or otherwise as permitted by law.

XIV.TERMINATION.

Card Access:The card(s):are the property of Taleris Credit Union,Inc.and may be cancelled and its privileges revoked at any time without notice to you if you violate any of the terms set forth in this or any of TCUs agreements.You shall return the card(s) to us upon demand,or it may be repossessed by our agent or us at any time.

You may surrender the card(s) and terminate this agreement as to future use of the card(s) at any time.However,you are obligated for transactions that are in process at the time such termination notice is received by us.

Electronic Access: may be cancelled and the privileges revoked at any time without prior notice to you if you violate any of the terms set forth in this or any of TCUs agreements.You may terminate the future use of electronic access at any time and terminate this agreement.However you are obligated,for transactions that are in process at the time such termination notice is received by us.

Bill Pay:Requires written notice to TCU.You may terminate this agreement by written notice to TCU.However,you are obligated for transactions that are in process at the time such termination notice is received by TCU and we have had a reasonable opportunity to act on your termination notice.You remain obligated for any payments made by TCU on your behalf.

XV. REFUSAL OF THE CARD.

Neither we nor any other financial institution or business will be liable to you for failure to honor your card.

XVI. FOREIGN TRANSACTIONS.

Foreign currency transactions will be converted to U.S. dollars under the then current application rules of MasterCard® International.ATM transactions in foreign countries will be issued in the country's legal tender currency using current exchange rates.Either a government-mandated exchange rate,or a wholesale exchange rate selected by MasterCard® and that government-mandated exchange rate or wholesale exchange rate MasterCard® uses for a particular transaction is the rate MasterCard® selects for the applicable currency on the day the transaction is processed,which may differ from the date the transaction occurred or when it is posted to your account.

XVII. ERROR RESOLUTION.

Telephone us immediately at 216.739.2300 or 800.828.6446 or write:Taleris Credit Union,Inc.PO Box 318072,Cleveland,Ohio 44131-8072 if you think your statement is incorrect or if you need more information about a transfer listed on your statement.

- We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared.
- Tell us your name and account number;
- Describe the error or the transfer you are unsure about,and explain as clearly as you can why you believe it is an error or why you need more information;and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly.If we take more than 10 business days to do this we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

If you tell us orally,we may require that you send us your inquiry in writing within 10 business days.If we do not re-ceive it within 10 business days,we may not re-credit your account on which the problem or error appeared.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any er-ror 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 for the amount you think is in error,so that you will have 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 make take up to 90 days to inves-tigate 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.

If we decide that there was no error,we will send you a written explanation of the results within 3 business days after we finish our investigation.You may ask for copies of the documents that we used in our investigation.

XVIII. Purchase Disputes.

You agree to settle all disputes about purchases made using your card with the merchant who honored the card.

XIX. Online Privacy Policy.

We Respect and Value Your Privacy.Our Online Privacy Policy describes and applies to the information we collect from you when you visit the Taleris Credit Union (TCU) Website ("website").The terms "TCU","we","our," and "us" in this Privacy Policy refer to Taleris Credit Union,Inc.Our Privacy Policy generally describes how we collect,share,use,and protect your information.If you are a member who has opened an account or obtained a financial product or service from us for personal,family,or household purposes,our privacy notice may apply to you as well and further explains how we may use your information.

A. Information That We Collect.When you visit our website,we receive and collect certain information about you.The information that we receive and collect depends in part on what you do when you visit our website.You may be able to improve your experience on our website when you tell us who you are - for example,by signing up for e-mail or newsletters,applying for products,making inquiries,or requesting further information about a product or service.

Some of the information you may submit is personally identifiable information,but much of it is not.Personally identifiable information is information that identifies a particular person.Examples include your name,phone num-ber,address,and social security number.It is possible to browse our website without actively submitting any personally identifiable information.

We may use this information for a number of purposes,for example,to better service your requests and/or inquiries,monitor website usage and/or performance,improve the member experience of our website,ensure tech-nological compatibility with your computer,protect against fraud or identity theft,or conduct aggregate analyses on usage patterns.

B. Automatically Collected Information.Every time you visit a website,some information is automatically collected-ed from you.For example,this information may include some or all of the following items:your computer's internet protocol (ip) address and/or domain;type and version of internet browser software and operating system you use;date,time,and duration of your website access;specific pages,buttons,images,videos,links,or forms that you ac-cess while visiting the website;and demographic information concerning the country of origin of your computer and the language(s) used by it.

C. Information Collected Via Cookies and Other Similar Technology."Cookies" are small text files that are placed on your computer to distinguish you from other visitors to our website.

The use of cookies is a standard practice among websites to collect or track information about your activities while using the website.We or our third party advertising service providers may place cookies or similar files on your hard drive for many of the reasons listed above while visiting our website.Most people do not know that cookies are being placed on their computers when they visit websites because browsers are typically set to accept cookies.You can choose to have your browser warn you every

time a cookie is being sent to you or you can choose not to accept cookies.You can also delete cookies from your computer at any time.If you refuse cookies,the functionality of our website may be impacted or become non-functional.

In addition to using cookies,we or our third party advertising service providers may also use similar technolo-gies to track users' interactions with our website.Some of these technologies include web beacons (transparent graphical images placed on a website) and flash objects.

We may use these technologies on our website to verify your identity,remember personal settings including your preferences,to offer you additional options or to enhance your online experience,and to improve our products and services.We may also use them for marketing site personalization,and tracking of online applications and pro-grams and/or track the effectiveness of advertisements for our products and services,referred to as banner ads,that may place on our Website or other linked and/or partner websites.Cookies used for tracking advertising effec-tiveness do not collect personally identifiable information.In order to better serve you,some of these technologies allow us the ability to view your past interactions with our website and/ or online banking environment for member service,troubleshooting,risk analysis and fraud detection,as well as other related purposes.

D. Information You Choose To Submit.For most of the browsing on our website,we neither require nor collect personally identifiable information.You can browse our website and take as much time as you want to review our ser-vices without having to submit such information.

E. E-Mail Communications.Forms of communication such as e-mail,text messaging,our website or other forms of electronic communication are inherently insecure.Please refrain from submitting sensitive personal information (such as account number or social security number) via e-mail or similar method of communication.

When you send an e-mail to us,you are communicating with us electronically and consent to receive reply communications from us or our providers electronically.We may retain the content of the e-mail,your e-mail address,and our response in order to better service your needs or for legal and regulatory reasons.

F. Personal Information on Children.We respect the privacy of your children and encourage all parents to super-vice their children's computer usage.We do not knowingly collect or retain personal information from children under the age of thirteen.We advise all visitors to our website under the age of 13 not to disclose or provide any personally identifiable information on our website.To learn more about the Children's Online Privacy Protect.Act (COPPA) please visit the Federal Trade Commission's website at www.ftc.gov/privacy/privacyinitiatives/childrens.html.

G. Third Party Websites.Our website may contain links to third party websites.These links and pointers to third party websites are not part of our website.TCU does not make any representations or warranties regarding these third party websites.We are not responsible for any losses or damages in connection with the information,security,privacy practices,availability,content or accuracy of materials of such third party websites.These third party websites might have privacy policies different from us and third party websites may provide less privacy and/or security than our website.We encourage you to review the privacy and security policies of all third party websites before you share any personally identifiable information.

H. Online Security.We maintain security standards that are designed to protect your information as it is transmit-ted from your computer to our network.This technology is called Secure Socket Layer (SSL).SSL is the leading security protocol for data transfer on the Internet and helps to protect the safety and confidentiality of your online banking information.

I. How to Protect Your Personally Identifiable Information.You have a role in helping us by safeguarding your information from others.You have several options when deciding how you can best protect your personally identifia-ble information.One option is simply not to volunteer it.The Federal Trade Commission's websites (www.ftc.gov,www.ftc.gov/idt Theft,and www.onguardonline.gov) offer useful information about how to protect your personally identifiable information.

J. Suspicious e-Mail.We will never e-mail you to request personal account information over the Internet or by any other means.Help protect yourself against online fraud - if you suspect that an unsolicited e-mail is fraudulent,please contact us.

K. Notice to Persons Accessing the Website Outside the United States.If you reside outside the U.S.,any infor-mation you provide to us on our website will be transferred out of your country and into the U.S.If you do not want your personally identifiable information to leave your country,do not provide the information to us.By providing per-sonally identifiable information to us,you explicitly consent to the transfer of your information to the US.

L. Changes to Our Online Privacy Policy.Please note that we will periodically make changes to our Privacy Policy.It is your responsibility to review this Privacy Policy frequently and remain informed about any changes to it,so we en-courage you to visitwww.taleriscu.org/privacy often.Your continued use of our website constitutes your acceptance of any amendments to and the most recent versions of this Privacy Policy.

M. Questions or Comments.If you have any questions or comments concerning our Privacy Policy please contact us at (800)828-6446,or in writing to:Taleris Credit Union, Inc. • 1250 East Granger Road • P.O.Box 318072 • Cleveland,Ohio 44131-8072

Also see Privacy Notice.

XX.Other Provisions and Governing Law.

Neither this agreement nor the use of the card or other electronic access in connection with any instrument shall af-fect or impair in any manner your obligation with respect to or under any other agreement or instrument endorsed by or drawn on your account.

The authorized use of a card at any terminal location or transfer of funds by means of other electronic access,pursu-ant to your instruction to withdraw or transfer funds from any individual or joint account with us,shall operate as your consent to withdraw or transfer funds from such account under the terms of the applicable account agreements and all rules and regulations governing such accounts.Any overdrafts created against your account may be paid by charging such amount to any other account.This Agreement represents our complete agreement with you relating to our Internet and electronic account access.No other statement,oral,or written unless otherwise noted is part of this Agreement.

This agreement shall be governed by the laws of the state of Ohio except to the extent Federal Law is applicable.Any omission or delay by us in exercising our rights hereunder shall not constitute a waiver of those rights.If any part of this Agreement is unenforceable,it will not make any other part unenforceable.

PREAUTHORIZED PAYMENTS – AUTOMATED CLEARING HOUSE (ACH)

A. Contact Us.If you have any questions regarding an ACH transaction or to request a stop payment on an ACH transaction contact Member Services 216. 739.2300 or 800. 828.6446 during business hours (Monday – Friday 8:00 A.M. - 4:00 P.M.EST, Holidays are not included).

B. Right to stop payment and procedure for doing so.We require you to put your stop payment request in writ-ing, Call Member Services (see Contact Us) to request the ACH Stop Payment form.We must receive the completed form 3 business days or more before the payment you wish to stop is scheduled to be made.The ACH Stop Payment Fee must be available for us to charge the account or the stop payment request will not be completed,Refer to cur-rent "Schedule of Service Charges" for the ACH Stop Payment Fee amount.If the ACH charge to your "Funding Ac-count" is rejected or returned because you have instructed us to stop a recurring payment,you will be charged an ACH Return Item Fee.Refer to current "Schedule of Service Charges" for ACH Return Item Fee.

C. Liability for Failure to Stop Payment of Preauthorized Transfer.If you request to stop a preauthorized payment 3 business days or more before the transfer is scheduled and the Stop Payment Fee is available for us to charge the account,and we do not stop the payment,we will be liable for your actual loss or damages.

D. Provisional Payment.Credit given by us to you with respect to an 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 such 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) in the amount of such entry.

E. Notice Disclosure.Under the operating rules of the National Automated Clearing House Association,which are applicable to ACH transactions involving your account,we are not required to give next day notice to you of receipt of an ACH item and we will not do so.However,we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

F. Choice of Law.We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Ohio as provided by the operating rules of the National Automated Clearing House Association,which are applicable to ACH transactions involving your account.

G. Failure to Complete a Preauthorized Transaction.If we fail to complete a transaction we will be liable for your actual losses or damages with some exceptions:

- The transaction request contains inaccurate account information.
- Through no fault of ours,you do not have enough available funds in your account to complete the transaction.
- Your account has been closed or the sub account (for example Checking,Holiday Club,Money Market or oth-ers) is not available.
- Circumstances beyond our control (for example fire,flood,or power failure) prevent the transaction,despite reasonable precautions that we have taken.
- There may be other exceptions stated in our other agreements with you.

H. Returned.If your ACH transaction is returned for Non-Sufficient Funds (NSF) you will be charged an ACH Re-turn Item Fee,Refer to current "Schedule of Service Charges".

MEMBER BALANCE GUARDIANSM PROGRAM

Member Balance Guardian is an overdraft privilege limit that is automatically assigned to your Checking Account after 30 days for overdrafts;however you must complete an "opt-in" request to have overdraft protection on one-time debit card Point of Sale (POS) transactions.An "opt in" may be requested online or by contacting Member Services.You should note that your Member Balance GuardianSM limit will not be reflected in your balance provided by a Member Services Representative,at the ATM,through Taleris Audio Account Access or Teller 24e.

A. Insufficient Balance.An insufficient balance could occur because of the following:

- The payment of checks,electronic funds transfers or other withdrawal requests;
- Payments authorized by you;
- The return of unpaid items deposited by you;
- The assessment of service charges;or
- 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.

B. We are not obligated to pay.TCU is 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 here as mak-ing 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 overdrown balances at the time of opting out.

1. 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 the TCU Non-Sufficient Funds (NSF) fee per item will be deducted from the overdraft limit (Refer to current "Schedule of Services Charges" for Overdraft/Non-Sufficient Funds (NSF) Fees).

2. We may refuse to pay an overdraft for you at any time,even though we may have previously paid overdrafts for you.

3. You will be notified by mail of any NSF items paid or returned that you may have;however,we have no obliga-tion to notify you before we pay or return any item.

4. The amount of any overdraft plus the non-sufficient funds 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 signa-ture 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 fee(s).

C. Opt Out.You may opt out of the privilege at any time,but you are responsible for any overdrown balances at the time of opting out.

D. Not an Encouragement to Overdraw.Member Balance GuardianSM should not be viewed as an encourage-ment to overdraw your account.As always,we encourage you to manage your finances responsibly.

E. Cancelling Overdraft Protection.In the event you would like to have this service removed from your account,you can do so by simply calling Member Services (See Contact Us).

F. 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.

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

H. Fees.Refer to current "Schedule of Service Charges" for a list of applicable fees

I. Contact Us.To contact Member Services dial 216.739.2300 or 800.828.6446.

TALERIS CREDIT UNION, INC.

1250 E. Granger Road, Cleveland, Ohio 44131

7435 Broadview Road, Seven Hill, Ohio 44131

Call 216.739.2300 or Toll Free 800.828.6446 • www.taleriscu.org

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AMERICAN SHARE INSURANCE Your savings insured to **\$250,000 per account.**

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.**

Teller 24e

Bill Pay

Mobile Branch

Taleris Audio Account Access

MasterMoney™ Debit Card

TCU24 ATM Card

Member Balance GuardianSM

Electronic Signature

Electronic Statement, Disclosure & Notice

ELECTRONIC SERVICES

TALERIS CREDIT UNION

Agreements & Disclosures

Accessibility Statement: It is our intention to make the Taleris website as accessible as possible to all our members, regardless of any physical limitations they may have. If you are using a screen reader, and have any problems using our website, please call 216.739.2314, or email accessible@taleriscu.org for assistance. Each page of the website includes toggles to increase screen contrast and text size. Pressing the tab key will allow users to skip to content, or skip to a menu that can be tabbed through to access pages directly. We welcome any comments or suggestions that will help our website be more accessible to any member who wishes to use it.

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