



INTERNET ACCOUNT ACCESS AND ELECTRONIC STATEMENTS (E-STATEMENT)

DISCLOSURE AND AGREEMENT

Please read and retain for your records.

ELECTRONIC DISCLOSURES

The following terms and conditions of DIRECTIONS CREDIT UNION (Directions) Internet Account Access and any change in terms notices will be provided electronically. By initiating and utilizing this electronic fund transfer service you accept these disclosures electronically. To receive this information electronically and view your accounts, you will need a minimum web browser version of Netscape 7.1 Internet Explorer 6.0 Service Pak or newer. In order to keep a copy for your records you should have access to a printer or be able to download this information. Information about your account will be available at our Internet website: <http://www.directionscu.org>. When the information is posted on our website, we will send you a message at your e-mail address. You will be responsible to provide Directions with up to date information regarding your e-mail address. If you have any questions about receiving disclosures, or need technical or other assistance concerning these disclosures or service, you may contact us by telephone at (419) 841-9838 or toll free 1-888-508-2228.

DISCLOSURE AND AGREEMENT

This Disclosure and Agreement states the terms and conditions governing Internet Account Access provided by Directions. Internet Account Access must be initiated and used by the Primary Accountholder only. A request for an initial Password to access your accounts through Directions' Internet Account Access constitutes acceptance by you (the primary accountholder) of the following terms and conditions within this disclosure and agreement. You also acknowledge that you have read these terms and conditions.

By applying for Internet Account Access, you agree to accept responsibility for the protection of your Password in order to prevent unauthorized transactions and/or account access. Directions may cancel your Internet Account Access at any time. All transactions arising from the authorized use of Internet Account Access shall be subject to and controlled by the terms of all applicable account agreements and other contractual relationships with the credit union and all applicable rules and regulations of the credit union, as amended from time to time. Directions reserves the right to change the terms and conditions of this service without notification to you, unless prior notification is required by law. Directions reserves the right to revoke or refuse Internet Account Access service. We may cancel your Internet Account Access service at any time with or without written notice to you.

To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint owners. When you open an account or sign up and become a Directions authorized Internet Account Access user, we will ask you for your name, address, date of birth, and other information that will allow us to identify you.

TO PREVENT UNAUTHORIZED ACCESS TO YOUR ACCOUNTS

Directions Credit Union is positive that we have taken necessary security precautions to ensure our Internet Account Access is secure and your account information remain confidential. It is important that you play an active role in your responsibility for protecting the security of your accounts. You can protect yourself and your account information by utilizing the following precautions:

- . DO NOT SHARE YOUR PASSWORD WITH ANYONE-including family members.
- . By changing your Password regularly, you may prevent unauthorized account access.
- . If you think your Password has been compromised, contact the credit union immediately.
- . Remember to log off the Directions Internet Account Access when you are finished.

TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS INTERNET ACCOUNT ACCESS - You may access your account(s) using a personal computer through our WEB page on the Internet, <http://www.directionscu.org> after obtaining your initial Password through our office to:

- . Obtain balances and review detailed transactions on your share, checking and loan accounts.

- . Transfer between your share savings, checking and loan accounts.
- . Withdraw from your share savings and have a check mailed to your address listed on your membership account record. This will be mailed on the next business day.
- . Review account statement information on your share, checking and loan accounts.
- . Place stop payments on issued checks on your checking account.
- . Review a copy of a paid check on your checking account.
- . Review detailed information on your regular certificates and IRA certificates including open date, rate, term, maturity date and current value.
- . Download selected transactions and account information to personal financial management software.

LIMITS ON TRANSFERS

There are no limits on the number of transfers from your share savings account if they are made in person, by ATM, or by mail or to make monthly payments on Directions loans. According to Federal regulations, the limit of transfers from your share savings account is restricted to no more than six transfers per calendar month if the transfer is to another of your Directions share accounts or to a third party by means of a preauthorized, automatic, telephonic (Voice Response/24 Hour Teller or oral), or Internet instruction. Functions and limitations of Directions' Internet Account Access may be updated from time to time without notice. This will be done, at the option of Directions, in order to provide improved service to the membership.

FEES & CHARGES

Directions does not charge for electronic fund transactions initiated via the Internet or the right to access your account via the Internet. All applicable account fees are charged as disclosed upon account opening process. Directions reserves the right to charge for Internet Account Access services. You will be given advance notice according to Regulation before Directions Credit Union implements any changes or fees for any Internet Account Access related service.

CONSUMER LIABILITY

Tell us AT ONCE if you believe your account has been accessed without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within 2 business days, you can lose no more than \$50 if someone used your code within your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, 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 good reason, such as a long trip or a hospital stay kept you from telling us, we will extend the time periods. If you believe your code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

BUSINESS DAYS

Our business days, for purposes of these disclosures, are Monday through Friday excluding holidays.

OUR LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- . If, through no fault of ours, you do not have enough money in your account to make the transfer.
- . If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- . If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.

. There may be other exceptions stated in our agreement with you.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address below if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement.

419-841-9838 or toll free 1-888-508-2228

DIRECTIONS CREDIT UNION

**5121 Whiteford Road
Sylvania, Ohio 43560**

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1) Tell us your name and account number.

2) 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.

3) Tell us the dollar amount of the suspected error. We will determine whether an error occurred within 10 business days (20 business days if the notice of error involves a new account opened within 30 days after the first deposit to the account was made) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if a notice of error involved an electronic fund transfer that; a.) was not initiated within a state; b.) resulted from a point of sale debit card transaction; or c.) occurred within 30 days after the first deposit to the account was made to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the account was opened within 30 days after the first deposit was made) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 days, we may not credit your account. We will tell you the results within three 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.

DOCUMENTATION

Periodic Statements

. You will get a monthly account statement from us for you checking account.

. You will get a monthly account statement from us for your share savings accounts, unless

there are not electronic transfers in a particular month. In any case, you will get a statement at

least quarterly.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

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

1) Where it is necessary for completing transfers, or

2) In order to verify the existence and condition of your account for a third party, such as a credit

bureau or merchant, or

3) In order to comply with government agency or court orders, or

4) If you give us your written permission.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you told us in advance to make a regular payment out of your account you can stop any of these payments.

Here's how: Contact the credit union in time for us to receive your 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 and get it to us within 14 days after you call. There will be a fee assessed as outlined in your initial checking account agreement. Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than certain amount from the previous payment, or when the amount would fall outside certain limits

that you set.) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

ESTATEMENTS

To receive this information electronically, you will need: a minimum web browser version of Netscape 4.0, Internet Explorer 4.01 or newer. In order to keep copies for your records, you should have access to a printer or the ability to download information. Information about your account will be available at our Internet website for 90 days. After that, the information will be available upon request by contacting us. By completing this form, you choose to receive your periodic statements, which will include any change in term notices, disclosure, Annual Percentage Yield, fees and other applicable terms of our deposit accounts, electronically. Other important information will also be provided as required by Electronic Fund Transfer Act, Truth in Savings Act, Regulation Z- Truth in Lending, and newsletters, advertising and promotional material. By clicking "submit" you agree to the above information and disclosures.

You have the right to discontinue receiving your statements electronically and obtain them in paper form at no cost. Directions Credit Union may charge a fee for additional copies of your statement. Just contact Directions Credit Union to be removed from this service.

Updated as of April 08

ELECTRONIC FUND TRANSFERS

We recommend that you review this brochure and retain for future reference since it contains important terms and conditions regarding these capabilities. Listed below are types of Electronic Fund Transfer devices which apply to these disclosures.

Voice Response/24 Hour Telephone Teller. A 24-hour access to your account by using a touch tone phone, account number and personal identification number (PIN). Refer to our website www.directionscu.org "contact us" for appropriate demographic phone numbers to access your accounts. You may:

- transfer funds from checking to share savings accounts
- transfer funds from share savings to checking accounts
- make payments from checking or share savings to loan accounts with us
- transfer funds to another member's account
- receive balance information on your account
- previous transaction information may be obtained on your checking, share savings and loan accounts with us
- there may be limitations regarding certain account types.

Preauthorized Withdrawals. You can make arrangements to have recurring bills deducted from your checking or savings account(s).

Preauthorized Credits. You can make arrangements to have certain deposits directly credited into your checking or savings account(s).

STAR® Card - automated teller machine (ATM). Access to your checking or share savings accounts by using a card and personal identification number (PIN) at ATM locations/terminals. (See Transfer Types and Limitations section for certain restrictions. Refer to Star® Card Agreement & Disclosure.)

FEES & CHARGES

Directions CU owned machines, no limit	Free
STAR or CU24 withdrawals.	Free
CIRRUS, per withdrawal.	\$2.00
Overdraft transfer	\$2.00
Nonsufficient funds	\$27.50
Replacement of Card	\$15.00
Stop Payment	\$25.00
Empty Deposit Envelope.	\$30.00

CONSUMER LIABILITY. Tell us AT ONCE if you believe your card or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within 2 business days, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, 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 good reason, such as a long trip or a hospital stay kept you from telling us, we will extend the time periods.

If you believe your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

Our Business Days, for purposes of these disclosures, are Monday through Friday excluding holidays.

OUR LIABILITY. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 1.) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- 2.) If the transfer would go over the credit limit on your overdraft line.
- 3.) If the automated teller machine where you are making the transfer does not have enough cash.
- 4.) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- 5.) If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.
- 6.) There may be other exceptions stated in our agreement with you.

ERROR RESOLUTION. In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed within this brochure, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1.) Tell us your name and account number.
- 2.) 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.
- 3.) Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days (20 business days if the notice of error involves a new account opened within 30 days after the first deposit to the account was made) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days(90 days if a notice of error involved an electronic fund transfer that; a.) was not initiated within a state; b.) resulted from a point of sale debit card transaction; or c.)

occurred within 30 days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the account was opened within 30 days after the first deposit was made) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three 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.

TRANSFER TYPES AND LIMITATIONS.

STAR® Card account access.

- Withdraw cash from your checking or savings account.
- Make deposits to your checking or savings account.
- Transfer funds between your checking and savings account.
- You may withdraw up to \$200 cash per day.
- Pay for purchases at places that have agreed to accept the card.
- Some of these services may not be available at all terminals.

Limitations on frequency of transfers.

- For security reasons, there may be limits on the number of transfers you can make.

DOCUMENTATION.

Terminal transfers

- You can get a receipt at the time you make any transfer to or from your account using one of the automated teller machines or point of sale terminals.

Preauthorized credits

- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.
- You can call us at (419) 841-9838 to find out whether or not the deposit has been made.

Periodic statement

- You will get a monthly account statement from us for your checking account.
- You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you told us in advance to make regular payment out of your account you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed within this brochure in time for us to receive your 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 and get it to us within 14 days after you call. There will be a fee assessed (see FEES & CHARGES section).

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

STAR® CARD AGREEMENT AND DISCLOSURE This Card Agreement states the terms and conditions governing any debit ("card") issued by DIRECTIONS CREDIT UNION ("credit union"). The initial use, signing, or other acceptance of the Card by the cardholder ("member") or by any other person authorized or permitted by the member (the member and such person herein collectively referred to as "user") constitutes acceptance, you agree to the following terms and conditions:

i. Member assumes responsibility for all transactions arising from the authorized use of the card by any user, whether such use is with a money dispensing machine, banking terminal, electronic funds transfer device, or debit program.

ii. All transactions arising from the authorized use of the card shall be subject to and controlled by the terms of all applicable account agreements and other contractual relationships with the credit union and all applicable rules and regulations of the credit union, as amended from time to time.

iii. The credit union may, from time to time, limit the type, number and dollar amounts of any checks, drafts, withdrawals, or transfers made by users by use of the card, notwithstanding the amount in the member's accounts and to terminate or suspend the operation of any or all electronic funds transfer devices or merchants, without notice unless required by law or regulation.

iv. Each user agrees to pay the credit union for all purchases made and services rendered by or to any user using the card. This liability shall be joint and several.

v. The credit union reserves the right to amend and modify this agreement. Any amendment or modification shall become effective on the date specified.

vi. Member may surrender the card (only by surrendering all cards issued on the account) and terminate this agreement. However, this agreement shall remain in effect for purchases made and services rendered by or to any user using the card.

vii. The card remains the property of the credit union and may be canceled by the credit union at any time without notice, and upon the credit union request surrendered to the credit union.

viii. In consideration of the use of the check card, member agrees that any sales drafts or withdrawal vouchers originated by use of the check card shall not be deemed to be items on which stop payment orders may be issued.

ix. Member agrees to promptly notify the credit union in the event the card is lost or stolen, or member suspects any other unauthorized use of the card. IN NO EVENT SHALL THE MEMBER WRITE MEMBER'S PASSWORD ON THE CARD OR KEEP ANY WRITTEN RECORD OF IT ON ANY MATERIAL WHICH IS KEPT WITH THE CARD.

ELECTRONIC FUND TRANSFERS DISCLOSURE

effective January 1, 2009

Voice Response/24 Hour Telephone Teller
STAR® Card
Preauthorized Credits
Preauthorized Withdrawals

**DIRECTIONS CREDIT UNION
5121 WHITEFORD ROAD
SYLVANIA, OHIO 43560
(419) 841-9838**

DIRECTIONS CREDIT UNION
5121 WHITEFORD ROAD
SYLVANIA, OHIO 43560
(419) 841-9838

Your savings federally insured to \$250,000

NCUA

National Credit Union Administration, a U.S. Government
Agency