

NOTICE OF CHANGE

CONSUMER CREDIT CARD AGREEMENT AND DISCLOSURE

The following information amends the Consumer Credit Card Agreement and Disclosure that was previously provided to you.

The following paragraph is added:

INFORMATION UPDATING SERVICE AND AUTHORIZATIONS – If You have authorized a merchant to bill charges to Your Credit Card on a recurring basis, it is Your responsibility to notify the merchant in the event Your Card is replaced, Your Account information (such as your Card number or expiration date) changes, or Your account is closed. However, if Your Card is replaced or Your Account information changes, You authorize Us, without obligation on Our part, to provide the updated Account information to the merchant in order to permit the merchant to bill recurring charges to your card. You authorize Us to apply such recurring charges to Your Card until you notify Us that you have revoked authorization for the charges to Your Card.

Your Card is automatically enrolled in an information updating service. Through this service, Your updated Account information (such as card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before Your next payment to a merchant is due. You are responsible for making direct payment until recurring charges fully resume. To revoke Your authorization allowing us to provide updated Account information to a merchant, please contact us.

The “PREAUTHORIZED CHARGES” paragraph is amended as follows:

PREAUTHORIZED CHARGES – We may suspend preauthorized recurring charges with merchants if, for example, Your Card is lost or stolen, You default, or We change Your account for any reason. If preauthorized recurring charges are suspected, You are responsible for making a direct payment for such charges until You contact the merchant to reinstate recurring charges.

The terms of the Consumer Credit Card Agreement and Disclosure (Agreement) are revised as described above. Please keep a copy of this Notice and Agreement. Except as set forth in this notice, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between this Notice and agreement, the terms of this Notice will prevail.

Attention Members: if you wish to opt-out of this complementary service for the Credit Card. Please contact the Credit Union for more details

(419) 241-9730.

NOTICE OF CHANGE

ELECTRONIC FUND TRANSFERS AND AGREEMENT AND DISCLOSURE

The following information PERTAINING TO Debit Cards is added to the Electronic Funds Transfer Agreement and Disclosure that was previously provided to you.

Card Information and Updates and Authorizations – If You have authorized a merchant to bill charges to Your Credit Card on a recurring basis, it is Your responsibility to notify the merchant in the event Your Card is replaced, Your Account information (such as your Card number or expiration date) changes, or the account associated with your card is closed. However, if Your Card is replaced or Your Account information changes, You authorize Us, without obligation on Our part, to provide the updated Account information to the merchant in order to permit the merchant to bill recurring charges to your card. You authorize Us to apply such recurring charges to Your Card until you notify Us that you have revoked authorization for the charges to Your Card.

Your Card is automatically enrolled in an information updating service. Through this service, Your updated Account information (such as card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before Your next payment to a merchant is due. You are responsible for making direct payment until recurring charges fully resume. To revoke Your authorization allowing us to provide updated Account information to a merchant, please contact us.

The terms of the Electronic Funds Transfer Agreement and Disclosure (Agreement) are revised as described above. Please keep a copy of this Notice and Agreement. Except as set forth in this notice, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between this Notice and agreement, the terms of this Notice will prevail.

Attention Members: if you wish to opt-out of this complementary service for the Debit Card. Please contact the Credit Union for more details

(419) 385-0101.