

DISCLOSURE (continued)

Ohio Operating Engineers Federal Credit Union

Overdraft Protection Program

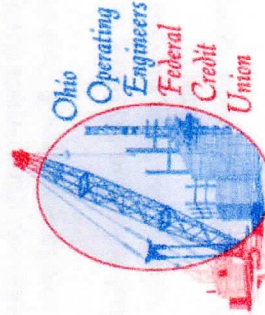
The overdraft limit equals the amount of overdraft plus the \$20.00 fee.

Multiple fees will be charged against an account per day, depending on the number of transactions presented.

Transactions may not be processed in the order they occurred. The order in which the transactions are received by the Credit Union, and processed, can affect the total amount of overdraft fees incurred.

Payment of an overdraft is "discretionary" on the part of the Credit Union, and reserves the right to pay, or not to pay any overdraft presented.

SAVE!
For a secure financial future



Ohio Operating Engineers Federal Credit Union

Overdraft Protection Program

The Ohio Operating Engineers Federal Credit Union is committed to promoting "thrift and savings" for the well-being of all members. We therefore encourage this service as a "last resort" or used in moderation.

The Ohio Operating Engineers Federal Credit Union offers "Overdraft Protection" up to a maximum of \$300.00 per account/member.

The Credit Union will assess a fee of \$20.00 per adverse transaction.

The fee will be assessed for share drafts, electronic debit and ATM transactions.

Outstanding "negative balances" must be quickly repaid within 15 days.

Only accounts with a regular history of deposits (e.g., Payroll Deduction, Direct Deposit) will qualify for overdraft protection.

"Excessive abuse" will result in the returning of unpaid items with the assessment of the \$20.00 fee. Excessive abuse is defined as:

Maximum \$300.00 negative balance remains unpaid past the 15 day limit, and/or

Re-occurring negative account balance history.