

Holds on Deposits

1) Depository items presented to GenFed for credit to member's account may be subject to a regulatory hold under Federal Regulation CC. A hold may range from 3-10 business days from receipt of deposit or until verification of funds has been determined by GenFed Federal Credit Union.

2) Other holds permitted by regulations may be placed on an account at the time of deposit at the discretion of the branch management.

3) Holds will be released automatically at time of expiration or at the discretion of the branch management.

4) Deposits made at ATM machines will be held until verified by ATM balancing personnel but will not exceed being held past the start of the 3rd business day after deposit. (Reminder: Business days do not include holidays or weekends.)

Electronic Funds Transfer

1) Defined as moving money between accounts or within an account by means of an electronic access device such as a telephone, an ATM card, a debit card, preauthorized signed agreement (ACH), a check/share draft converted to an electronic funds transfer (electronic check conversion/ECK), or an Audio Response Automated Phone Teller.

2) A member of GenFed under Regulation D is allowed only six (6) automated transfers from accounts other than checking/share draft per month, of which only 3 can be by check. There is no limit with the checking/share draft account.

3) Member authorized transfers through ACH or any other periodic payments will continue until written notification of cancellation is received from the member.

4) Unauthorized transfers or any transactions conducted by someone other than the member (phone fraud, theft, etc.) must be reported to GenFed in writing no later than 10 days after receipt of their Statement of Account. GenFed is allowed up to 60 days to research and correct the account with no penalty to the member.

5) All PINs (Personal Identification Numbers) are issued to the member only. DO NOT REVEAL THIS NUMBER TO ANYONE! It is the responsibility of the member to treat all access devices (PIN, ATM card, debit card, or credit card) with the same care as if it were cash. The card is the property of GenFed and must be relinquished to GenFed at their request for any reason.

GenFed Locations

Akron Office

85 Massillon Road
Akron, OH 44312
Phone: (330) 784-5451
(888) 4GENFED

Bryan Office

121 South Union Street
Bryan, OH 43506
Phone: (419) 636-1053
(888) 2GENFED

Fairlawn Office

2575 Abington Rd St 101
Fairlawn, OH 44333
Phone: (330) 835-9103
(888) 4GENFED

Mt. Vernon Office

800 South 42nd Street
Mt. Vernon, IL 62864
Phone: (618) 244-1077
(888) 7GENFED

Shelbyville Office

1648 N. Michigan Road
Shelbyville, IN 46176
Phone: (317) 392-6230
(888) 3GENFED

Wadsworth North Office

157 Great Oaks Trail
Wadsworth, OH 44281
Phone: (330) 336-3556
(866) 6GENFED

Antwerp Office

5351 US 24 East
Antwerp, OH 45813
Phone: (419) 258-5151
(888) GENFED6

Centralia Office

903 S. Elm
Centralia, IL 62801
Phone: (618) 532-9524
(877) 7GENFED

Lorain Office

5730 Baumhart Road
Lorain, OH 44053
Phone: (440) 282-4606
(888) GENFED1

Sheffield Lake Office

5382 East Lake Road
Sheffield Lake, OH 44054
Phone: (440) 949-1782
(866) 9GENFED

Wadsworth Office

248 S. Lyman Street
Wadsworth, OH 44281
Phone: (330) 336-2150
(888) 6GENFED



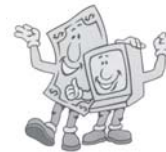
To find the closest
STAR ATM:
(800) 523-4175



Get a list of surcharge-free
ATMs at
www.genfed.com



HomeBanking



genfed.com

24 hour GenFed
MasterCard Info:
www.genfed.com
(800) 237-6211



Touch-tone Teller:
(800) 850-5451

Account Information



Financial Services FCU

Big Enough to Serve, Small Enough to Care

Automatic Teller Machine (ATM) and Debit Cards

Debit Card with a checking account	<i>FREE</i>
Debit Card without a checking account	<i>See Co-op Advantage Fee Schedule</i>
Replacement Debit Card	<i>\$5 Each</i>
ATM Overdraft fee	<i>\$25</i>
Overdraft Privilege Pay*	<i>\$30/each</i>
Out of the Country ATM transactions	<i>\$5</i>
ATM Transactions	<i>First four free. See Co-op Advantage Fee Schedule for transactions over four per month.</i>
Debit Card Transactions with PIN and/or with cash back	<i>First five free. See Co-op Advantage Fee Schedule for transactions over five per month.</i>
Debit Card "Credit" Transactions	<i>Free, unlimited.</i>

Note: ATM deposits and balance inquiries are counted as an ATM transaction.

Fees may be imposed by other ATM owners and/or ATM networks.

Checking (Share Draft) Accounts

Check Printing	<i>Varies According to Style and Quantity</i>
Collection fee for returned check order debits	<i>\$5</i>
Counter Checks	<i>\$1/Four Checks</i>
Overdraft Protection Transfer	<i>\$3/each</i>
Overdraft Privilege Pay*	<i>\$30/each</i>
NSF (Non-sufficient Funds) Fee	<i>\$25/each</i>
Dividend Share Draft Checking	<i>\$5 Monthly Service Fee If Balance Falls Below \$500 During the Month</i>
Business Share Draft Checking	<i>See Co-op Advantage Fee Schedule</i>

Regular Savings (Share) Account

Account Closed Within 6 Months Of Opening (accounts re-opened within 12 months of closing will not receive grace period)	<i>\$10</i>
Having Less Than \$500 Average Daily Balance of Shares and Loans	<i>\$5/month</i>
<i>No Dividends Earned If Average Daily Balance is Below \$100</i>	

Money Market Accounts

Withdrawals	<i>\$1 Per Withdrawal in Excess of 3/Month</i>
Transfers	<i>\$1 Per Transfer in Excess of 3/Month</i>

IRA Accounts

IRA Account Relationship Terminated Before Age 59 1/2	<i>\$10</i>
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General Account Fees

Account Reconciliation	<i>\$4 Per 1/4 Hour</i>
Check Cashing	<i>See Co-op Advantage Fee Schedule</i>
Collection Items Incoming & Outgoing	<i>\$12/Item</i>
Deposit Item Returned Unpaid	<i>\$5/Item</i>
Deposit Item Returned Unpaid Causing Negative Account	<i>\$15 additional/Item</i>
Coupon Collections	<i>\$6/Item</i>
Notarizing Documents	<i>No Fee</i>
Overnight Delivery At Member's Request	<i>Actual Cost</i>
Telefax Received/Sent	<i>\$1/Page</i>
Telefax Sent, Foreign	<i>\$1/Page + Actual Telephone Charges</i>

Check Copies	<i>\$2/Item</i>
Items Returned By Us Non-sufficient Funds (ACH)	<i>\$25/Item</i>
Overdraft Privilege Pay (ACH)*	<i>\$30/each</i>
Rolled Coin	<i>First 2 free, then \$.25/Roll</i>
Return Mail Fee	<i>\$2/Item</i>

See the Co-op Advantage Fee Schedule for the maximum amount of cash you can receive when cashing checks.

Retrieval Of Statements, Histories Or Other Documents

Transactions Occurring Prior to Last Statement Date	<i>See Co-op Advantage Fee Schedule + Cost Of Retrieval From Archive Center</i>
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Stop Payments

Stop Payment Order Or Renewal	<i>\$10 through HomeBanking/FREDI. See Co-op Advantage Fee Schedule for others.</i>
Reversing Stop Payment	<i>Same as Fee for Stop Payment</i>

Special Payment Items

Cashier's Or Official Checks Payable To Members or Nonmembers	<i>See Co-op Advantage Fee Schedule</i>
Money Orders	<i>See Co-op Advantage Fee Schedule</i>
Travelers' Checks	<i>See Co-op Advantage Fee Schedule</i>

Wire Service

Funds Incoming/Outgoing, Domestic	<i>\$15/Item</i>
Funds Incoming/Outgoing, Foreign	<i>\$35/Item</i>
Wire Tracing	<i>\$10/Item</i>

Legal Process

Handling Of Notice Of Levy, Attachment Or Similar Legal Process Served Against Account	<i>\$25</i>
Research & Copies Of Account Material	<i>\$20/Hour Plus Copy Cost</i>
Time and Mileage	<i>\$20/Hour + Mileage At IRS Rate</i>
Payments Which Legal Process Requires To Be Made From Account	<i>\$2 Each + Transmittal Fees</i>

Fees for Non-Members

Non-members that present checks drawn on GenFed FCU for conversion to cash or a cashier's check will be charged a *\$5 fee per check*. (Includes members' personal checks which are referred to as 'on us' checks and GenFed FCU Cashier Checks. Additionally, cash-back limits will apply.)

Fees as of date noted on back panel and subject to revision at any time. Services not itemized above may incur a fee which is calculated to recover our costs of providing the service. This document represents a synopsis of the Rules and Regulations about Share Accounts. Please refer to the Official Rules found in the "SHARE ACCOUNT AGREEMENT" and the "TRUTH-IN-SAVINGS DISCLOSURE."

*GenFed may pay an overdraft item, at our sole discretion, and charge this fee in lieu of the NSF fee, potentially saving you additional charges by other parties. This fee is imposed for overdrafts created by checks, ATM withdrawals, or by other electronic means, as applicable. All advances resulting in an overdrawn balance must be repaid within a 30 day period. Before using the overdraft privilege pay program GenFed will access available funds in the regular share/savings as well as personal overdraft lines of credit, as applicable, to cover the overdraft. This will cause your account to be overdrawn with a negative balance. You may opt out of this program by notifying GenFed. Excessive NSF/Overdraft fees can be costly.

GenFed Federal Credit Union Draft Accounts, Electronic Funds Transfer, Direct Deposit, Overdraft Protection, and Holds on Deposits

Draft Accounts

1) NSF fees

Members will be charged this fee if an account balance is reduced to a negative balance. The item reducing the account to a negative balance will be returned to the Payee.

Members making deposits to "cover" items reducing an account balance to a negative balance will still incur the NSF fee and the check will be returned to the Payee.

2) Overdraft Protection (From Primary Savings Only)

Members will automatically have overdraft protection from the primary savings. Members may elect a different option at any time.

The item presented for payment will post to the account as normal. During draft maintenance (performed daily), if funds are available, they will be transferred from the savings account to pay the item and the fee. A nominal fee may be charged for this service.

3) Overdraft Protection (From Primary Loan Only)

Members may elect this option at any time.

The item presented for payment will post to the account as normal. During draft maintenance (performed daily) the available credit will be utilized in increments of \$100.00 to pay the item, and an updated application is needed every year or upon request of GenFed. A nominal fee may be charged for this service.

4) Stale-Dated Checks

We are not obligated to, but may at our option, pay a non-certified check presented for payment more than six months after its creation date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.