

IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

Atomic Credit Union
711 Beaver Creek Road
Piketon, OH 45661
(800)652-2328

SHARE

Rate information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was 0.250% with an annual percentage yield of 0.25%.

The dividend rate(s) and annual percentage yield(s) are accurate as of November 30, 2009. If you would like more current rate and yield information, please call us at (800)652-2328. The dividend rate and annual percentage yield may change at any time.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding frequency - Dividends will be compounded quarterly.

Crediting frequency - Dividends will be credited into this account quarterly.

Dividend period - For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period, and for the example above is March 31.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$5.00.

Minimum balance to avoid service fee - You must maintain a minimum combined average daily balance of \$50.00 in all of your accounts to avoid a fee. If during any month your combined account balance falls below the required minimum average daily balance, your account will be subject to a fee of \$3.00 for that month.

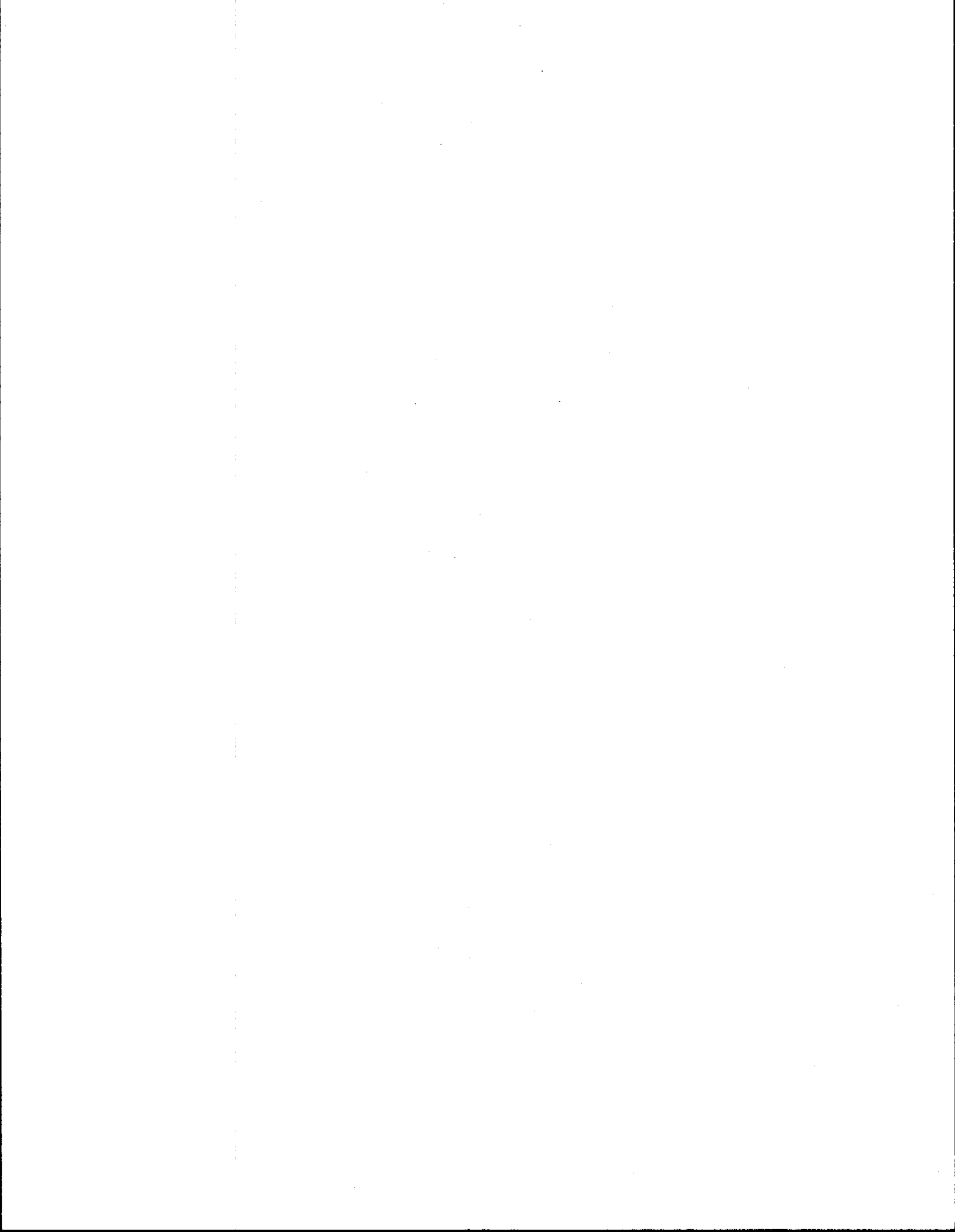
Addition limitations - You may make an unlimited number of deposits into your account.

Par value of a share: The par value of a share is \$5.00.

Bylaw requirements - You must complete payment of one share(s) into your share account(s) as a condition of admission to membership.

National Credit Union Share Insurance Fund - This credit union is federally insured by the National Credit Union Administration.

Additional Terms - The following additional terms apply to this account: Minimum balance fee waived if member has a loan, is under the age of 18 or over 62.



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SHARE DRAFT

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COURTESY PAY INFORMATION- Courtesy Pay is a non-contractual service that allows us to pay a share draft written on our member's share draft account even if it causes the account to become overdrawn. This service is not a loan and it is available to no more than two consumer accounts per member. Courtesy Pay may provide certain account holders in "good standing" with the ability to overdraw their personal account up to \$750.00 if the account has been open at least 60 days and maintained in good standing, defined as A) Making regular deposits sufficient to cover transactions B) Bringing the account to a positive balance at least once every thirty days or less and C) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds and/or Courtesy Pay charge(s). You will only be charged a Non-Sufficient Funds charge if we do not pay the overdraft. Our fee schedule states the fee charged for paying your overdrafts. We will send you a notice the first time your account goes into a negative balance and every 10 days thereafter, until a deposit is made to bring the account positive or until the Courtesy Pay service is suspended. Unless you have applied for and received an overdraft line of credit, we do not have to pay your overdrafts. However, if you do not have an overdraft line of credit or do not want us to overdraw your account under any circumstances, even as a courtesy to clear an item that you have written, you must tell us not to do so. You understand that it may be a crime to write a check you know will not be paid. If your account receives a monthly direct deposit benefit check, such as Social Security or VA Disability, from the United States government and you do not want us to use funds in that account to pay an overdraft, you must tell us. If you do not tell us, you consent to allowing us to apply those funds to repay your overdrafts. You may opt out of Courtesy Pay service at anytime by signing an "opt out" form. These forms are available at all branches of Atomic Credit Union. Courtesy Pay offers flexibility and convenience in managing account holder funds when initiating share drafts, electronic funds transfers, or electronic payment or withdrawal requests for more than is on deposit in the account. Account owners have 30 days from the date the account becomes negative to bring the account to a positive balance. In order for repayment to be recognized the account must remain a positive balance for 24 hours before resuming the use of the Courtesy Pay service. If deposit has not been made to bring the overdrawn account positive by the 45th day overdrawn, then the Courtesy Pay service will be suspended from the account on the 46th day that the account is negative. If payment or payment arrangements have not been made by the 60th day that the account is negative, then the checking account will be charged off and closed on the 61st day and reported to the collection department. When a deposit is made bringing a negative account positive within 30 days, the Courtesy Pay service remains enabled and available for use. Courtesy Pay allows Atomic Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs. If you have questions do not hesitate to call Member Services at 1.800.652.2328.



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YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts and share accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the same day we receive your deposit.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exception Delays - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.

- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you deposited at ATMs will be available on the first business day after the day of deposit. Also, the first \$100 of a deposit made at ATMs will be available on the first business day after the day of deposit. Checks drawn on us or on a branch of ours will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we do not own or operate will be made available on the fifth business day after the day of deposit.

All ATMs that we own or operate are identified as our machines.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

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ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA) - We permit you (as described below) to access your HSA with an AECU HSA debit card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA (for example, getting additional cash back on an HSA debit card transaction) can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your share draft or share.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your share draft or share.
- **Electronic check or draft conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

24 Hr Teller transactions - types of transactions - You may access your account by telephone using your account number(s) and personal identification number (PIN) to:

- transfer funds from share draft, share to share, share draft
- make payments from share draft, share to loan

- get balance information about share draft, share or loan
- get withdrawal history about share draft, share or loan
- get deposit history about share draft or share
- get transaction history about share draft, share or loan

You may access your account for telephone transactions at the following number(s) and during the following hours:

- (800)652-2328 (24/7)
- (740)947-4419 (24/7)

AECU ATM Card transactions - types of transactions - You may access your account(s) by ATM using your AECU ATM Card and your personal identification number (PIN) to:

- deposit funds to share
- withdraw cash from share
- get balance information about share

Some of these services may not be available at all terminals.

AECU Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM using your AECU Debit Card and your personal identification number (PIN) (as applicable) to:

- deposit funds to share draft or share
- withdraw cash from share draft or share
- transfer funds from share draft, share to share, share draft
- get balance information about share draft or share
- We may offer a discretionary, non contractual means of paying your overdrafts. Unless we advised you otherwise, your card allows you to access overdraft protection on your share draft account subject to the limits we have established. You agree to repay any overdraft and any overdraft fees caused by using your card. Your stated account balance includes this overdraft protection. You understand that even if you check your account balance immediately prior to using your card, items such as checks you have written or recent credit/debit activities may not yet have been posted to your account. You may also, for example, have sufficient funds to use your card, but still cause an overdraft on a check that had not yet been processed. If you want to avoid an overdraft, you agree to reconcile your account by checking your periodic statements and any outstanding unpaid items before using your card.

Some of these services may not be available at all terminals.

AECU Debit Card point-of-sale transactions - types of transactions - You may access your share draft account(s) by debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use - You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Home Banking - types of transfers - You may access your accounts by computer at www.2mycu.com and using your account number(s) and personal identification number (PIN) to:

- transfer funds from share draft, share, loan to share, share draft
- make payments from share, share draft to loan

(Some payments made by paper check or draft will not be subject to this Electronic Fund Transfer disclosure. See your service agreement for details. Requests for loan payments made outside normal business hours will not be posted until the next business day.)

- get balance information about share draft, share, share certificate or loan
- get withdrawal history about share draft, share, share certificate or loan
- get deposit history about share draft, share, share certificate or loan
- get transaction history about share draft, share or loan

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

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 (800)652-2328 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), 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 have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three 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.

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 three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - 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 you have an overdraft line and the transfer would go over the credit limit.
- (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.

Confidentiality

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) as described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/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, including those made by card, code or other means, 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 period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, 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 (if any).

(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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) 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 the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

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.