



TRUTH IN SAVINGS DISCLOSURE SHARE DRAFT/CHECKING ACCOUNT

MINIMUM BALANCE REQUIREMENTS

There are no minimum balance requirements.

NON-CASH DEPOSITS

You will receive credit for the deposit of non-cash items (for example; checks) no later than the business day we receive provisional credit.

FEES

- No monthly service fee. Other fees may be charged on your monthly statement: see Fee Schedule.
- The par value of a regular share in this Credit Union is \$5.00.
- Additional terms, conditions and disclosures provided with this disclosure and in the Membership and Account Agreement brochure.
- Member accounts of this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

PRINTED DRAFT (CHECK) PURCHASES

Daviness County Teachers Federal Credit Union reserves the right to require that all purchases of printed drafts be done by the Credit Union's authorized draft printers (available upon request). If at any time you should use drafts printed by someone other than authorized by the DCTFCU, it reserves the right to reject every draft and charge a fee per draft for each draft rejected.

LOST CARD NOTIFICATION

If you believe your DEBIT/ATM card has been lost or stolen, immediately inform the Credit Union by

Calling: 270-684-8954; 800-215-5574; or 800-528-2273

Writing: P.O. Box 1986, Owensboro, KY 42302

E-mail: info@dctfcu.com.

LIABILITY FOR UNAUTHORIZED USE

You may be liable for the unauthorized use of your DEBIT/ATM card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. If the card is used to obtain unauthorized withdrawal from a share draft/checking account and it results in advances being made from your overdraft sub-

account, your liability is governed by Regulation E. You will receive these disclosures at the time you receive your DEBIT/ATM card.