

EQUITABLE FEDERAL CREDIT UNION

DISCLOSURE STATEMENT FOR SHARE DRAFT ACCOUNTS

****Share Draft Checking Account****

****No Interest****

Share draft accounts in this Credit Union are subject to the requirements below and such other terms and conditions as are contained in the Share Draft Agreement and established by the Board of Directors.

Federal Credit Union by laws give this Credit Union the authority to impose a notice of up to 60 days for withdrawal of shares on the membership; but, this Credit Union has amended its bylaws to remove the notice of withdrawal on share draft accounts.

The Credit Union reserves the right to change this account to another without the member's approval if, in the Credit Union's judgment, the change is not adverse to the member. If the Credit Union determines that a change to another type of account would be adverse to the member, the change will not be made without the member's approval.

Checking Account must be open with \$50.

There is NO penalty for Withdrawal of funds.

No minimum balance is required.

No monthly fees.

- There are two ways you may order checks:
 - o Call Liberty at 877-585-8777
 - o Order online through our homepage: www.eqfcu.org/Liberty link
Enclosed you will find the brochure for Liberty to help with your ordering.

Accounts of members with whom there has been no contact in five (5) years will be considered unclaimed funds and may be forwarded to the Department of Commerce as provided by Section 169 of the Revised Code.

MEMBER COPY

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If you have, any questions please feel free to contact our office 1-800-321-8237.

I have read and agree to the terms above.

Account # _____

Signature

Date