



Full Service Money Fund Account Disclosure/Agreement

Disclosure: Full Service Money Fund Accounts in this credit union are subject to the requirements below and such other items and conditions as contained in the Full Service Money Fund Account Agreement and established by the Board of Directors. Dividends are computed on the actual amount in the account. Dividends are computed on the daily balance. Dividends are compounded monthly and available to the owner(s) of the account any time after they are paid; dividends are paid monthly on the last day of each month. The account will earn dividends at rates which will vary from time to time and may be higher or lower than the rate in effect on the date of the first deposit. Depending upon account activity and the actual amount of shares upon which dividends are paid, effective yield may be lower than the specified dividend rate. Dividends are based on the credit union's earnings at the end of a dividend period and cannot be guaranteed. Fees are subject to change. Please refer to our current Fee Schedule.

Federal credit union bylaws give the credit union the authority to impose a notice of up to 60 days for withdrawal of shares, but this credit union has amended its bylaws to remove the notice of withdrawal on account with share draft access. The credit union also reserves the right to change this account to another type of account without the member's approval if, in the credit union's judgment, the change is not adverse to the member. The credit union will notify the member at least 30 days before the change is effected. 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. ACCOUNTS OF MEMBERS WITH WHOM THERE HAS BEEN NO CONTACT FOR FIVE YEARS WILL BE CONSIDERED UNCLAIMED FUNDS AND MAY BE FORWARDED TO THE DEPARTMENT OF COMMERCE AS PROVIDED BY SECTION 169 OF THE REVISED CODE.

Agreement: I/We hereby authorize Heartland Federal Credit Union (the Credit Union) to establish this Full Service Money Fund Account for me/us. The Credit Union is authorized to pay share drafts signed by me/us and to charge all such payments against the shares in this account.

It is further agreed that:

- A) Only share drafts and other methods approved by the Credit Union may be used to make withdrawals from this account.
- B) The Credit Union is under no obligation to pay a share draft that exceeds the share balance in this account.
- C) The Credit Union may pay a share draft/check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft/check.
- D) When paid share drafts/checks become the property of the Credit Union the drafts/checks will not be returned either with the periodic statement of this account or otherwise.
- E) Except for negligence, the Credit Union is not liable for action it takes regarding payment or nonpayment of a share draft.
- F) Any objection respecting any item shown on a periodic statement of the account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- G) This account is also subject to such other items, conditions, and service charges as the Credit Union may establish.
- H) This account cannot be used as collateral security for a loan or loans.
- I) If this agreement is signed by more than one person, the persons signing below shall be the joint owners of this account which in that event shall be subject to the following additional terms and conditions.

The Credit Union is hereby authorized to recognize any of the signatures subscribed below in payment of funds or the transaction of any business for this account. The joint owners of the account hereby agree with each other and with the Credit Union that all sums now paid in on shares or heretofore or hereafter paid in shares by any or all of said joint owners to their credit as joint owners with all accumulations thereon are and shall be owned by them jointly with right of survivorship and by subject to the withdrawal or receipt of any of them and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners or any of them except by written notice to the Credit Union, which shall not affect transactions theretofore made.

UNDER PENALTY OF PERJURY, I CERTIFY (1) THAT THE NUMBER SHOWN ON THIS FORM IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER, AND (2) THAT I AM NOT SUBJECT TO BACKUP WITHHOLDING EITHER BECAUSE I HAVE NOT BEEN NOTIFIED THAT I AM SUBJECT TO BACKUP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST OR DIVIDENDS, OR THE INTERNAL REVENUE SERVICE HAS NOTIFIED ME THAT I AM NO LONGER SUBJECT TO BACKUP WITHHOLDING.

_____	_____	_____
Member Number	Date Opened	Daytime Phone Number
_____	_____	_____
Member's Signature (Owner)	Print Name	SSN
_____	_____	_____
Member's Signature (Owner)	Print Name	SSN

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