



Electronic Fund Transfers Disclosure

The Electronic Fund Transfer Act and Regulation E require DOY to provide certain information regarding electronic fund transfers (EFTs). Examples of EFTs include direct deposits into your account, automatic regular payments made from your account to a third party, and one-time electronic payments from your account using DOY's routing number and your account number to pay for purchases or pay bills.

Transfer types and limitations You may authorize a third party to initiate electronic fund transfers between your account and the third party's account on a one-time basis or on a recurring basis. The transfers may use the Automated Clearing House (ACH) network. Indicated below are the types of electronic fund transfers we are capable of handling. Please read the disclosure carefully because it explains your rights and obligations for the transactions listed.

- Direct Deposit – You may request recurring direct deposits to be accepted directly into your share savings or share draft account(s).
- Pre-Authorized Payments – You may arrange to have your recurring bills paid automatically from your share draft account.
- Electronic Draft Conversion – You may authorize a merchant or other payee make a one-time electronic payment from your share draft account using information from your check to pay for purchases and/or pay bills.
- Audio Teller Transfers – You may access your account and make transfers by telephone using your Audio Teller personal identification number (PIN).

Fees DOY does not charge for direct deposits to an account or preauthorized payments from an account.

Notice Disclosure Under the operating rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions, DOY is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement.

Consumer Liability for Unauthorized Transfers If your statement shows transfers that you did not make, notify DOY at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days.

Contact in event of unauthorized transfer If you believe you have an unauthorized transfer or an error on your account, please contact DOY immediately at 330-744-5680 or stop in the DOY Office at 1500 Gypsy Lane, Youngstown, OH 44505.

Business Day For the purposes of this disclosure, business days are Monday through Friday excluding any federal holidays.

Stop Payment Call DOY at 330-744-5680, or write us at DOY FCU, 1500 Gypsy Lane, Youngstown, OH 44505 at least 3 business days before a preauthorized payment is scheduled to be made in order to place a stop payment on the pre-authorized transfer. If you call, DOY will require you to put your request in writing and get it to DOY within fourteen (14) days after you call DOY.

Documentation of Electronic Fund Transfers You will receive a statement monthly unless there is not transaction in a particular month. In any case, you will receive a statement quarterly.

Confidentiality We will disclose information to third parties where it is necessary for completing transfers; to verify the existence and condition of your account to a third party such as a credit bureau or merchant; to comply with government agency or court orders; or if you give us written permission.

Financial Institution's Liability If DOY does not complete a transfer to or from your account on time or in the correct amount, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of DOY, you do not have enough money in your account to make the transfer.
- If the system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- The funds in your account are restricted by legal process or other restrictions.
- The transaction is prevented by polices imposed by DOY such as minimum balance requirements.
- Your account has been closed.

Error Resolution Notice In case of errors about your electronic transfers telephone us at 330-744-5680 or write us at DOY FCU 1500 Gypsy Lane, Youngstown, OH 44505 as soon as your 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.

- Tell us your name and account number.
- 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.
- 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 with ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions. If we decide to do this, we will provisionally credit your account within ten (10) business days for the amount your think is in error, so that your 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 with ten (10) business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or questions. For new accounts, we may take up to twenty (20) business day to provisionally credit your account for the amount you think is in error. Your account is considered new for the first 30 days after the first deposit is made. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and deduct any credit that was added to your account provisionally during our investigation. You may ask for copies of the documents that we used in our investigation.