



Telhio Basic Checking Account Guide

This Telhio Basic Checking Account Guide[†] helps you understand your Telhio Basic Checking Account, and how it works. It outlines some important fees and account terms.

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| Monthly Service Fee | Monthly Service Fee | \$6 per month OR \$0 with at least one monthly direct deposit, or average daily balance of \$300 combined in all qualifying deposit accounts, and e-statements* |
| | What's Included with This Account | Additional insurance coverage on your account of up to \$250,000 |
| ATM Fees | Non-Telhio ATM's: (Telhio ATM's are always surcharge free) | \$1.25 fee for any Non-Telhio ATM transaction + any non-Telhio third-party fees from the ATM provider |

| You are only subject to these fees when you don't have enough funds to cover a transaction, or if its already overdrawn | | |
|---|---|--|
| Overdraft Fees | Overdraft Service Fee: Telhio pays the item when your account does not have enough money Non-Sufficient Funds Fee: Telhio returns an item when your account does not have enough money | \$35 for each paid or returned item <ul style="list-style-type: none"> We do not charge a daily penalty for extended overdraft You'll want to bring the account back to a \$0 balance within 30 days to avoid a call from us. |

[†]For complete account terms, review the [Membership and Account Agreement](#). Fees and Account Features subject to change. Choice checking account requires \$10 minimum deposit open, + \$5.00 to activate membership savings. Telhio is open to anyone who lives, works, worships or goes to school in Franklin, Fairfield, Delaware, Licking, Madison, Pickaway, Union, Hamilton, Warren, Butler and Preble counties. This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

*Telhio will mail monthly paper statement copies at the cost of \$6.00. E-statements are \$0.

Telhio Debit Card* Transaction Coverage

Telhio Debit Card Coverage: You have the freedom to decide whether or not you would like Telhio to cover your eligible debit card transactions when there is not enough money in your account. Recurring transactions, like monthly subscriptions to streaming services, are not included in this option, and may be automatically covered with an insufficient funds fee if money is not available. This decision is for everyday purchases.

Option #1 (OPTING-IN): You want Telhio Debit Card Purchase Coverage

This means that at our discretion, Telhio will allow your transaction to be processed when you don't have funds available in checking. We will use one of two options to pay this.

| Insufficient Funds Fee | Overdraft Protection Account |
|---|---|
| <p>Telhio pays the item when your account does not have enough money</p> <p>\$35 for each paid or returned item</p> <ul style="list-style-type: none"> We do not charge a daily penalty for extended overdraft You'll want to bring the account back to a \$0 balance within 30 days to avoid additional action on your account. | <p>You must apply for, and be approved for a Telhio Overdraft Protection Account in order to use this service. An Overdraft Protection Account is a credit line that covers your overdrafts.</p> <ul style="list-style-type: none"> Pay it back with a small interest rate instead of receiving an insufficient funds fee. <p>Ask us if you qualify for an Overdraft Protection Account.</p> |

Option #2 (OPTING-OUT): You do not want Telhio Debit Card Purchase Coverage

This means that you do not want Telhio to process your debit card transactions when you don't have money available in your checking account. Your transaction will be declined at the time of purchase, but you will not be assessed an Insufficient Funds Fee.

If you do not choose either option when opening your account, Option #2 will be automatically chosen for you.

*For complete debit card terms, review the [Electronic Funds Transfer Agreement](#). Fees and Account Features subject to change.



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| Other ATM & Debit Card Fees | Rushed Debit Card Replacement: You require a card to be shipped to you. You must be present to sign for the card. | \$32 per card, for rushed request (1-2 business days) OR \$0 for regular mailed shipping (7-10 days) |
| Other Service Fees | Statement Copy: (Telhio ATM's always surcharge free) | \$5 per statement OR \$0 if you view and/or print your own statements from telhio.org . |
| | Corporate Cashier's Check: An official check printed by the bank to a payee for the amount you request | \$5 per check |
| | Legal Processing Fees: Any ordered administrative action on your account, including garnishment, levy, administrative fees for court orders | \$25 per order on garnishments and levy's \$5 per month for court ordered child support payment processing \$2 per court ordered statement copy |
| | Gift Card Activation: Telhio has gift cards available for purchase | \$3.95 activation fee + value of gift card |
| Miscellaneous Fees | Stop Payment: You ask us to stop a check or an ACH Item from clearing, or you process a stop payment via your Online Banking Account | \$35 per request |
| | Returned Deposit Item: You deposit an item, or cash a check, and it is returned | \$12 per returned item. For example, someone writes you a check, but does not have funds in their account to pay for the check. The check amount will be reversed from your account, with a \$35 Returned Deposit Item Fee. |
| Wire Transfer Fees | Domestic Incoming Wire | \$10 per incoming wire |
| | Domestic Outgoing Wire | \$25 per outgoing wire |

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