

Expulsion Policy Disclosure

We may terminate your membership in Bayer Heritage Federal Credit Union (BHFCU) in one of three ways.

The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion.

The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements.

The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows:

- (A) a substantial or repeated violation of Important Account Information for our Members or any other agreement/terms and conditions you have received and acknowledged pertaining to your membership or services with BHFCU;
- (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or
- (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to BHFCU, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, BHFCU must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. BHFCU must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless BHFCU determines to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see contact Shana Wood at 304.455.4029 ext. 1225.

**TERMS AND CONDITIONS OF YOUR ACCOUNT –
MULTIPLE ACCOUNT OWNER ADDENDUM**

The Terms and Conditions of Your Account is available at any Bayer Heritage Federal Credit Union (BHFCU) location. The following information is additional details regarding multiple account owners.

The account ownership type indicated on the membership application applies to all deposit accounts under that membership, except Individual Retirement Accounts (IRA) (which are individually owned). The ownership type of a loan is based on the applicant(s) included on each loan application. Varying account ownerships under one membership is important when understanding who can view the accounts and what information can be viewed, as all deposit accounts and loans under one membership appear on the same periodic statement, regardless of ownership type.

All owners under a single BHFCU membership have the same access to the account statement as the primary member in Online/Mobile Banking, including accounts held individually. For example, a joint owner will have access to account statement information of an IRA solely held by the primary member.

Stop by any of our locations or call us at 800-272-6003 if you have any questions regarding the information joint owners can view.



Your savings federally insured to at least \$250,000 and
backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



FACTS WHAT DOES BAYER HERITAGE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Payment history
- Credit history
- Overdraft history
- Purchase history
- Credit card or other debt

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Bayer Heritage Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bayer Heritage Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call Toll-free 1-800-272-6003 extension 1477

Please note:
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* a member, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call toll-free 1-800-272-6003

What We Do	
How does Bayer Heritage Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bayer Heritage Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Provide employment information ● Give us your contact information ● Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Bayer Heritage Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include Insurance Company</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Bayer Heritage Federal Credit Union doesn't jointly market.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members/Customers.</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.bayerhfcu.com or call 800-272-6003. 	



bayerhfcu.com

EFFECTIVE FEBRUARY 1, 2018 The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

FEE TYPE	AMOUNT
Check Printing	Fee depends on style of checks ordered
Deposited Checks (and other items) Returned Unpaid.....	\$10.00
Nonsufficient Funds Item	\$29.00 each
Account Number Reassignment	Up to \$25.00 for each instance
Christmas Club Penalty	\$5.00 flat fee
Early Withdrawal Penalty	\$25.00 each instance
Returned Mail/Bad Address	\$5.00 monthly
Money Orders	\$1.00
Check Copy Fee	\$2.75
Teller/Cashier's/Certified Check..	\$2.00 per check if payable to third party
Credit Card Late Payment	\$25.00 or payment amount if less
Foreign ATM	\$3.00
Stop Payments	\$29.00
Domestic Wire Transfer-Outgoing	\$20.00
Foreign Wire Transfer-Outgoing	\$50.00
Wire Transfer-Incoming	\$5.00
Courtesy Pay	\$29.00
Corporate Check Copy Fee	\$2.75
Corporate Check Stop Pay Fee	\$29.00
Statement Copy	\$5.00
Late Payment Fee	\$29.00
Loan Application Processing	\$10.00
Late Mortgage Payment	\$35.00
Levy or Lien	\$25.00
Account Research Fee	\$15.00 per hour
Subpoena	\$25.00 per hour
Dormant Account Fee	\$10.00*
Early Closed Account Fee	\$5.00**
Overdraft Protection Transfer from Savings	\$1.00 per occurrence
Verification Deposit	\$15.00
Fed Ex	\$15.00 or the cost if higher

*Per month after 12 months of no activity. Excludes members under 18 years of age.

**If account closed within 90 days of establishing or if closed due to failure to return required account opening documents.

Transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

NOTICE OF CHANGE TO IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS - TRUTH IN SAVINGS DISCLOSURE

The full Important Information for our Members disclosure is available by visiting the Forms, Fees, and Disclosures page of our website (www.bayerhfcu.com/discover-bayer-hfcu/member-services/forms-fees-and-disclosures) or at any Bayer Heritage Federal Credit Union location.

This change becomes effective **November 1, 2025**. If you continue to have your account(s) after the effective date you have accepted, and agreed to, the modified terms and conditions.

HIGH YIELD SAVINGS

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the ALCO committee.

Tiered dividend rates: This account is a tiered-rate account. The first-tier rate will be paid only on the portion of your average daily balance that \$1,000.00 or less. The second-tier dividend rate will be paid only on the portion of your average daily balance that is greater than \$1,000.00, but less than \$50,000.01. The third-tier rate will be paid only on the portion of your average daily balance that is greater than \$50,000.00. See rate sheet for dividend rate information.

Minimum balance requirements: No minimum balance requirements apply to this account.

Transactions limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Account Qualifications: The following account qualifications must be met to qualify for first and second-tier dividend rates:

- Accept eStatements.
- Receive one (1) ACH deposit into the associated membership monthly.

If account qualifications are not met, the entire balance of your account will be paid the going dividend rate of the Regular (Share) Savings.

Account Limitations: This account is limited to one (1) High Yield Savings per primary tax identification number. If multiple High Yield Savings are opened, the account with the earliest open date will qualify for tiered rates; all subsequent accounts will be paid the going dividend rate of the Regular (Share) Savings.

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These changes become effective May 1, 2026. If you continue to have your account(s) after the effective date you have accepted, and agreed to, the modified terms and conditions. If you have any questions about these changes, stop by any of our locations or call us at 800-272-6003.

SUMMARY OF CHANGE

TRUTH IN SAVINGS DISCLOSURE

- **SHARE CERTIFICATE OR JUMBO SHARE CERTIFICATE**

- Removed 3- and 6-month certificate language, as these terms will no longer be offered as of the effective date.
- Clarified automatic renewal language when original term is no longer offered.

TRUTH IN SAVINGS DISCLOSURE

SHARE CERTIFICATE OR JUMBO SHARE CERTIFICATE

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 12 months:
The penalty we may impose will equal all dividends that have been earned on total certificate principal or three month's dividends on the amount withdrawn, whichever is less (minimum withdrawal penalty \$25.00).
- If your account has an original maturity of more than 12 months:
The penalty we may impose will equal all dividends that have been earned on total certificate principal or four month's dividends on the amount withdrawn, whichever is less (minimum withdrawal penalty \$25.00).

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. If you prevent renewal, dividends will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date, ***if available. If original term is unavailable, the account will automatically renew into a like term (i.e. the closest available option). Alternatively, if no suitable like term is available, the account will not renew.*** The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. See your Share Certificate disclosure for additional information.