

Notes and Disclosures for Student Checking Accounts

1. Accounts opened by a minor (under age 18) require a parent or guardian to be joint owner or sign a Parent Consent Form. By signing the consent form or being a joint owner, the parent or guardian remains liable to LCNB for any deficit or overdrafts on the account, regardless of whether the minor or parent/guardian caused the deficit/overdraft. This includes but is not limited to transactions using debit cards, ATM cards, telephone banking, Internet banking and teller withdrawals.
2. For all LCNB checking accounts, special service charges may apply; i.e. stop payments, NSF's, etc. Any account closed by the account holder within 180 days of opening is subject to a \$25 service charge. See Service Fees Brochure for details and amounts.
3. Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5 p.m. Mon-Thu, and 6 p.m. Fri or if you make a deposit at our Barron Street Office only, before 6 p.m. Mon-Fri we will consider that day to be the day of your deposit. However, if you make a deposit after those hours, we will consider that deposit made on the next business day.

In some cases, we will not make all of the funds you deposit by check available at the times shown above. Depending on the check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the next business day.

If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- A check you deposited was previously returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- The checks you deposited on this day exceed \$5,000.
- An emergency, such as failure of communications or computer equipment has occurred.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

If you make a deposit at one of our ATM's (automated teller machine) before 3 p.m. on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit at one of our ATMs after 3 p.m. or on a non-business day or federal holiday, we will consider that deposit was made on the next business day.

4. Usage of LCNB or MoneyPass® ATMs will result in no charge to you. You may be charged a surcharge by another bank when using your LCNB Gold Debit MasterCard® at their ATM. For more information on participating MoneyPass® ATMs, visit www.moneypass.com.
5. This account automatically becomes dormant after two years of no customer initiated activity. If the account becomes dormant, a non-refundable monthly fee will apply. See Service Fees Brochure for details and amounts. For your protection a "Dormant Account Re-activation Request" form must be completed, along with a valid I.D. and a transaction, to allow the re-activation of a dormant account.