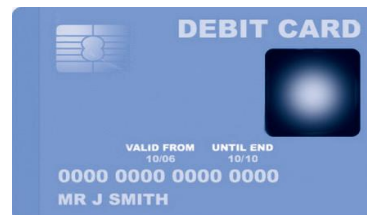




If You Want to keep the “*Bounce Protection*” on your Debit/ATM Card, You Must Respond!

Please read this letter and complete the attached notice.



Dear Valued Customer:

Your Union Savings Bank Debit/ATM card has a special overdraft feature called “*Bounce Protection*” that may provide a safety net in the event there are not enough funds in your account at the time of your debit card purchase or ATM withdrawal.

Recently, the Federal Reserve issued a regulation requiring banks to give customers the choice of “**Opting In**” to allow overdrafts to continue to be paid on ATM or debit card transactions.

IF YOU OPT IN:

Your Debit/ATM card will work as it currently does. If we authorize reasonable Debit/ATM card transactions that cause your account to fall into a negative balance, you will incur our normal paid item (NSF/UCF) fee of \$30.00 as set forth in our Service Fee Schedule—the same as if we returned your check unpaid. “**Opting In**” means you will continue to have a safety net up to your available *Bounce Protection* limit that may save you from the embarrassment of having a transaction declined if you have made a mistake in balancing your account or are short on cash. It is also available in case of emergency for you and your family. There is **NO FEE** to keep the Overdraft Coverage on your account and **NO FEE** if you never use it.

IF YOU OPT OUT:

If we do not hear from you by **August 15, 2010**, we will no longer be able to provide *Bounce Protection* coverage automatically for any ATM or everyday debit card transaction that would cause your account to reach a negative balance. If there are insufficient funds in your account, the debit card or ATM transaction **will be declined**.

LET US HEAR FROM YOU

If you want to keep *Bounce Protection* for your Debit/ATM card, you **must Opt In** as soon as possible by: 1) completing the attached notice and mailing it back to us in the postage-paid reply envelope, or 2) dropping off your completed Opt In form at the Union Savings Bank branch nearest you or 3) calling any one of our branch locations.

If we do not hear from you by **August 15, 2010**, your everyday debit card and/or ATM transactions **will be denied** if there are not enough funds available in your account to cover a purchase or withdrawal. Thank you for your business and the confidence you have placed in us.

Sincerely,

Union Savings Bank

IMPORTANT TERMS AND CONDITIONS ABOUT UNION'S BOUNCE PROTECTION

- A paid item (NSF & UCF) fee of \$30 each time may be imposed for covering overdrafts that result in a negative end of day balance. Overdrafts may be created by check, in-person withdrawal, debit card transaction or other electronic means.
- Once an overdraft has occurred, you are obligated to bring your account to a positive balance within 30 calendar days.
- Whether your overdraft will be paid is at Union Savings Bank's discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have had excessive overdrafts.

Cincinnati Region
(513) 247-0300

Dayton Region
(937) 434-1254
Indianapolis Region
(317) 843-1006

Columbus Region
(614) 761-9700
Bloomington Area
(812) 323-7200

Lancaster Area
(740) 653-3730

Union Savings Bank

What You Need to Know about Overdrafts and Overdraft Fees

Effective August 15, 2010

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard overdraft practices (“**Bounce Protection**”) that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices (“**Bounce Protection**”).

1. What are the standard overdraft practices (“**Bounce Protection**”) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

2. What fees will I be charged if Union Savings Bank pays my overdraft?

Under our standard overdraft practices (Bounce Protection):

- We will charge you a fee of **\$30** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

3. What if I want Union Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call your local branch or complete the form below and drop it off at any branch or mail it to: Credit Card Opt In, Accounting Dept., Union Savings Bank, 8534 E. Kemper Road, Cincinnati, OH 45249-3701. You may also fax this form to the Accounting Department at 513-247-0913.

NOTE: You may revoke this consent below at any time in the same manner as noted above.

OPT IN FORM

I want Union Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number(s): # _____ # _____ # _____

FOR INTERNAL USE ONLY

By Telephone: _____ (Date) _____ (Initials) **OSI FILE MAINTENANCE:** _____ (Initials) _____ (Branch) _____ (Date)