



ACCOUNT DISCLOSURES & FEE SCHEDULE

▶ PERSONAL BANKING

▶ Information about Our Consumer Deposit Accounts/Disclosure on Account Terms

This disclosure describes many important features and terms of our consumer deposit accounts. In this disclosure, the words “you” and “yours” mean those who own, sign as applicants, or any authorized user(s) of the following accounts. The words “we,” “us,” “Wayne Savings” and “our” mean the Bank. This disclosure contains information about terms, charges (fees) and interest rates for the accounts we offer. Also see Terms & Conditions located in a separate document.

The Bank may change the terms or conditions of a deposit account disclosure from time to time. Any change in terms that could adversely affect you will be disclosed in a notice, mailed or delivered to you 30 days before the effective date of the change. This notice may be a separate document or may be included in your periodic statement.

IN THE EVENT OF A DISASTER, WAYNE SAVINGS RESERVES THE RIGHT TO LIMIT CASH WITHDRAWALS.

We reserve the right to at any time require not less than seven (7) days’ notice in writing before any withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

We reserve the right to refuse contaminated or mutilated currency or coin.

<p>IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT</p> <p>To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.</p> <p>What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.</p>
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▶ Funds Availability Policy

Our policy is to make funds from your cash and check deposits 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. Once they are available, 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 **2PM** on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after **2PM** or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type and amount of the check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you 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.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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 sixth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the **ninth** business day after the day of your deposit.

Deposits at Automated Teller Machines

Final credit of all deposits made by you at a terminal is subject to verification by us of the actual amounts deposited and paid (including conversion rates for foreign currencies) notwithstanding the figure shown on the receipt you received at the time of deposit.

Funds from any deposits (cash or checks) made at automatic teller machines (ATMs) will not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the first business day. Longer delays may apply (see section above).

► Savings Accounts

Information for all savings accounts in this section:

- Interest Rate- Variable rate.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- We use the daily balance method to calculate the interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.
- Periodic statements. You will get a monthly account statement (unless there are no electronic transactions in a particular month. In any case you will get the statement at least quarterly).

The interest rate and annual percentage yield for all savings accounts depend upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required	
Statement Savings Account	\$100.00 - \$2,499.99	\$2,500.00+
Student Savings Account	\$10.00 - \$2,499.99	\$2,500.00+

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Statement Savings Account

- Minimum \$50 to open account.
- No service charge, unless balance falls below \$50 any time during the month, then a \$5 monthly service charge applies (account may close).
- \$100 minimum balance to earn the annual percentage yield and interest rate.
- Interest is compounded and paid quarterly.
- ATM service available.
- Online Banking (transfers and inquiries), TeleBanker (transfers and inquiries), Mobile Banking (transfers and inquiries), Mobile Deposit and E-Statements available (see Fee Schedule for applicable service charges).

Student Savings Account

- \$5 minimum to open account.
- No monthly service charges.
- \$10 minimum balance to earn the annual percentage yield and interest rate.
- Interest is compounded and paid quarterly.
- Online Banking, TeleBanker, Combined Statements and Mobile Banking inquiries available.
- Student Savings Accounts are for those up to age 18. On the 18th birthday, the account will be converted to a Wayne Savings Statement Savings Account. All Statement Savings Account rules will apply.

► Money Market Investor Accounts

Money Market Investor Accounts: The interest rate and annual percentage yield for the Money Market Investor Account depends upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required			
Money Market Investor Account	\$0.00 - \$2,499.99	\$2,500.00 - \$9,999.99	\$10,000.00 - \$24,999.99	\$25,000.00+

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Interest rate information for Money Market Investor Account:

- Interest Rate- Variable rate.
- \$2,500 minimum balance to earn the current money market rate and stated annual percentage yield. Account earns a lower interest rate for any day the balance falls below \$2,500.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- We use the daily balance method to calculate the interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.

Other information for Money Market Investor Account:

- \$2,500 minimum balance to open account.
- No service charge, unless balance falls below \$2,500 any time during the month, then a \$10 monthly service charge applies.
- ATM service available.
- Statements sent monthly with check images (12 images per page) at no charge.
- Online Banking, TeleBanker, Mobile Banking, Mobile Deposit, Combined Statements and E-Statements available (see Fee Schedule for applicable service charges).

Maximize Money Market Account: The interest rate and annual percentage yield for the Maximize Money Market Account depends upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required			
Maximize Money Market Account	\$0.00 - \$25,999.99	\$25,000.00 - \$99,999.99	\$100,000.00 - \$249,999.99	\$250,000.00 - \$499,999.99
		\$500,000.00 - \$999,999.99	\$1,000,000.00+	

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Interest rate information for Maximize Money Market Account:

- Interest Rate- Variable rate.
- \$25,000.00 minimum balance to earn the current money market rate and stated annual percentage yield. Account earns a lower interest rate for any day the balance falls below \$25,000.00.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- We use the daily balance method to calculate the interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.

Other information for Maximize Money Market Investor Account:

- \$25,000.00 minimum balance to open account.
- No service charge, unless balance falls below \$25,000.00 any time during the month, then a \$15 monthly service charge applies.
- ATM service available.
- Statements sent monthly with check images (12 images per page) at no charge.
- Online Banking, TeleBanker, Mobile Banking, Mobile Deposit, Combined Statements and E-Statements available (see Fee Schedule for applicable service charges).

▶ Checking Accounts

Information that applies to all checking accounts in this section:

- Statements sent monthly.
- Student Checking account is available for individuals 14 or older. Online Banking, Mobile Banking, Mobile Deposit, TeleBanker, E-Statements and Combined Statements available (See Fee Schedule for applicable service charges).
- Debit Cards and ATM service available.
- Unlimited check writing on collected balances.
- Check images have 12 images per page, if applicable.
- Overdraft Protection available through Wayne Savings Statement Savings Account, Money Market Investor Account or Line of Credit Overdraft Protection Account. It is also available through Student Savings Accounts for Student Checking Accounts. See Fee Schedule for further information.
- Online Bill Pay is available for all checking accounts except Student Checking Accounts. No charge will be assessed for the first 20 bills paid; however, a \$0.75 service charge will be assessed for each bill paid in excess of 20 per month, based on the "Send on Date."

Classic Checking

- No monthly service charges.
- \$25 minimum balance to open.
- Noninterest bearing.
- Paper statement or E-Statements sent monthly at no charge. For a \$3 monthly fee, check images can be sent with a paper statement. Check images are provided for free if enrolled in E-Statements.
- First order of Custom Creations Wallet Checks through Wayne Savings is free.

Student Checking

- No monthly service charges.
- \$25 minimum balance to open.
- Noninterest bearing.
- You have the option of paper statements or electronic statements (E-Statements) sent monthly for no charge. Both options include check images. You will receive an email notification when your E-Statement is available if enrolled. A paper statement will be sent if you do not enroll in E-Statements.
- First order of Custom Creations Wallet Checks through Wayne Savings is free.
- Student Checking Accounts are for individuals 14 to 18 years of age. On the 18th birthday, the account will be converted to a Wayne Savings Classic Checking Account. All Classic Checking Account rules will apply.

Personal Platinum Checking

The interest rate and annual percentage yield for the Personal Platinum Checking Account depends upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required	
Personal Platinum Checking Account	\$0.00 - \$499,999.99	\$500,000.00+

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Interest rate information for Personal Platinum Checking Account:

- Interest Rate- Variable rate, blended.
- No minimum balance required to earn the annual percentage yield and interest rate.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- We use the daily balance method to calculate the interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.

Other information for Personal Platinum Checking Account:

- \$100 minimum balance to open.
- One account per tax identification number
- No service charge, unless balance falls below \$2,500 any time during the month, then a \$15 monthly service charge applies.

- First order of Custom Creations Wallet Checks through Wayne Savings is free.
- Electronic Statements (E-Statements) are sent at no charge. A monthly paper statement will be sent to you if you choose; however, a \$3.00 service charge will be assessed. A paper statement will be sent until you enroll in E-Statements. You will have 60 calendar days from account opening to enroll without a \$3.00 service charge. Both electronic and paper statements include check images. You will receive an email notification when your E-Statement is available if enrolled. A paper statement will be sent if you do not enroll in E-Statements.

Impact Checking

The interest rate and annual percentage yield for the Impact Checking Account depends upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required	
Impact Checking Account	\$0.00 - \$14,999.99	\$15,000.00+

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Interest rate information for Impact Checking Account:

- Interest Rate- Variable rate, blended.
- No minimum balance required to earn the annual percentage yield and interest rate.
- Account earns interest on balances stated above. This is referred to as “initial interest.” A bonus in interest is earned if you make at least 10 purchases of \$10 or greater with your debit card that post to your account within the current statement cycle. This is referred to as “bonus interest.”
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- We use the daily balance method to calculate the initial interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- We use the average daily balance method to calculate the bonus interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- If applicable, service charges could reduce your earnings.

Other information for Impact Checking Account:

- \$100 minimum balance to open the account.
- No monthly service charges.
- One account per tax identification number
- First order of Custom Creations wallet checks through Wayne Savings are free.
- Electronic Statements (E-Statements) are sent at no charge. A monthly paper statement will be sent to you if you choose; however, a \$3.00 service charge will be assessed. A paper statement will be sent until you enroll in E-Statements. You will have 60 calendar days from account opening to enroll without a \$3.00 service charge. Both electronic and paper statements include check images. You will receive an email notification when your E-Statement is available if enrolled. A paper statement will be sent if you do not enroll in E-Statements.

► Fixed Term Certificate of Deposit

- Interest Rate- Fixed rate. Your annual percentage yield and interest rate will not change during the term. Such rate is determined solely by Wayne Savings. See current rate schedule at waynesavings.com.
- Rate is non-negotiable.
- No monthly service charges.
- Minimum \$1,000 to open.
- \$1,000 minimum to earn the annual percentage yield and interest rate.
- Auto renewal.
- For information regarding CD/IRA Specials, including minimum balance to open and minimum to earn the annual percentage yield and interest rate, see the current rate schedule at waynesavings.com.
- After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.
- Following maturity, a seven-calendar day grace period is honored on all new and renewed fixed term certificates. If funds are withdrawn, interest is only paid to maturity.
- Rate of earnings at account opening and renewal is subject to change at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal

- in the account each day.
- Interest on all new and renewed certificates computed on a 365/365-day factor.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- All new and renewed certificates will receive quarterly compounding, with the exception of the 91 day and 182-day certificate of deposit which compound at maturity.
- Interest will be credited on the date the interest compounds, unless the following option(s) is chosen: Monthly interest transfers are available on certificates of \$5,000 or more. Quarterly transfers or checks are available on certificates of \$5,000 or more. Interest payments of less than \$10 will not be issued in the form of a check but will be added to the account balance.
- In the event Wayne Savings determines not to renew the account, 30 days prior to a renewal date, we will give written notice to the account holder that this account will not be renewed. In such latter event, upon maturity, the account will be converted to a Statement Savings account and receive earnings at the rate then paid on Statement Savings accounts. All Statement Savings rules will apply.
- All credited interest is available without penalty during the term.
- Annual statements. You will get an annual account statement. You will receive a statement at the end of the year on all CDs with a term longer than 182 days.
- Combined statements available.
- Online Banking, TeleBanker and Mobile Banking inquiries available.
- *Early withdrawal penalty:* In the event of any withdrawal of principal from this account prior to maturity, the account holder shall forfeit an amount equal to: 1. Three (3) months of interest if the account term is one (1) year or less; 2. Six (6) months of interest if the account term is greater than one (1) year; or 3. Twelve months interest if the account term is three (3) years or greater. This amount of interest shall be forfeited, whether earned or not, on the amount withdrawn. The penalty prescribed herein will not be imposed for withdrawal of principal following the death or adjudication of incompetence of any account holder or re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the bank and where no change in term or rate occurs.
- Any withdrawal which reduces the account balance below the minimum balance requirement, or any change in the term or rate of earnings, shall be considered as a withdrawal of the entire account balance and shall be subject to the penalty described above. To the extent necessary to comply with these requirements, deductions shall be made from the amount withdrawn or the remaining account balance.
- Retirement Account- Above penalty applies. In addition, such withdrawals may result in adverse tax consequences under IRS rules. See Fixed Term Individual Retirement Account section for more information.
- Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

▶ Fixed Term Relationship CD Special

- Interest Rate - Fixed rate. Your annual percentage yield and interest rate will not change during the term. Such rate is determined solely by Wayne Savings. See current rate schedule at waynesavings.com.
- Rate is non-negotiable.
- No monthly service charges.
- Minimum \$1,000 to open.
- \$1,000 minimum to earn the annual percentage yield and interest rate.
- Auto renewal. At the time of maturity, the CD will renew at the current rate for a regular 12-month CD.
- For information regarding CD/IRA Specials, including minimum balance to open and minimum to earn the annual percentage yield and interest rate, see the current rate schedule at waynesavings.com.
- After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.
- Following maturity, a seven-calendar day grace period is honored on all new and renewed fixed term certificates. If funds are withdrawn, interest is only paid to maturity.
- Rate of earnings at account opening and renewal is subject to change at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest on all new and renewed certificates computed on a 365/365-day factor.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- All new Relationship CD specials will compound interest quarterly, and interest will post to the account quarterly.
- No interest withdrawals are allowed during the term of the CD. Interest may be withdrawn at maturity only without penalty.
- In the event Wayne Savings determines not to renew the account, 30 days prior to a renewal date, we will give written notice to the account holder that this account will not be renewed. In such latter event, upon maturity, the account will be converted to a Statement Savings account and receive earnings at the rate then paid on Statement Savings accounts. All Statement Savings rules will apply.

- Annual statements. You will get an annual account statement. You will receive a statement at the end of the year on all CDs with a term longer than 182 days.
- Combined statements available.
- Online Banking, TeleBanker and Mobile Banking inquiries available.
- *Early withdrawal penalty:* In the event of any withdrawal of principal from this account prior to maturity, the account holder shall forfeit an amount equal to a loss of either 30 days interest or 100% interest paid, whichever is greater. The penalty prescribed herein will not be imposed for withdrawal of principal following the death or adjudication of incompetence of any account holder or re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the bank and where no change in the term or rate occurs or re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the bank and where no change in term or rate occurs.
- Any withdrawal which reduces the account balance below the minimum balance requirement, or any change in the term or rate of earnings, shall be considered as a withdrawal of the entire account balance and shall be subject to the penalty described above. To the extent necessary to comply with these requirements, deductions shall be made from the amount withdrawn or the remaining account balance.
- Retirement Account- Above penalty applies. In addition, such withdrawals may result in adverse tax consequences under IRS rules. See Fixed Term Individual Retirement Account section for more information.
- Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

► Negotiable Rate Certificate of Deposit

- Rate of earnings at account opening and renewal is subject to change at any time. Such rate is determined solely by Wayne Savings. Call 330-264-5767 or 800-414-1103 for annual percentage yields and interest rates.
- Interest Rate- Fixed rate. Your annual percentage yield and interest rate will not change during the term.
- Rate is negotiable.
- No monthly service charges.
- Minimum \$100,000 to open.
- \$100,000 minimum to earn the annual percentage yield and interest rate.
- Term must be at least 30 days and no more than one (1) year.
- No compounding.
- After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.
- This account does not renew automatically at maturity. If you do not renew the account, the balance will be mailed in the form of a check. Grace days and interest payment past maturity is not available.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest on all new and renewed certificates computed on a 365/365-day factor.
- Interest will be credited at maturity, unless the following option(s) is chosen: Monthly interest transfers are available. Interest payments of less than \$10 will be added to the account balance.
- *Early withdrawal penalty:* The loss of all interest that has been earned during the period on the amount withdrawn.
- Online Banking, TeleBanker and Mobile Banking inquiries available.

► Fixed Term Individual Retirement Account

All wage earners are still eligible for individual retirement accounts. All interest earned is tax deferred. All or a portion of your contribution may be tax-deductible. \$30 service charge applies for closeout trustee to trustee transfers.

- Any of our Fixed Term Certificates of Deposit are available for IRAs.
- Interest Rate- Fixed rate. Your annual percentage yield and interest rate will not change during the term. Such rate is determined solely by Wayne Savings. See current rate schedule at waynesavings.com.
- Rate is non-negotiable.
- No monthly service charges.
- Minimum \$1,000 to open.
- \$1,000 minimum to earn the annual percentage yield and interest rate.
- Auto renewal.
- For information regarding CD/IRA Specials, including minimum balance to open and minimum to earn the annual percentage yield and interest rate, see the current rate schedule at waynesavings.com.
- After the account is opened, you may make contributions up to the annual contribution limit as determined by the Internal Revenue Service (IRS).
- Following maturity, a seven-calendar day grace period is honored on all new and renewed fixed term certificates. If funds are

- withdrawn, interest is only paid to maturity.
- Rate of earnings at account opening and renewal is subject to change at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest on all new and renewed certificates computed on a 365/365-day factor.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- All new and renewed certificates will receive quarterly compounding, with the exception of the 91 day and 182-day certificate of deposit which compound at maturity.
- Interest will be credited on the date the interest compounds, unless the following option(s) is chosen: Monthly interest transfers are available on certificates of \$5,000 or more. Quarterly transfers or checks available on certificates of \$5,000 or more (applies toward your distribution total). Interest payments of less than \$10 will not be issued in the form of a check but will be added to the account balance.
- In the event Wayne Savings determines not to renew the account, 30 days prior to a renewal date, we will give written notice to the account holder that this account will not be renewed. In such latter event, upon maturity, the account will be converted to a Statement Savings account and receive earnings at the rate then paid on Statement Savings accounts. All Statement Savings rules will apply.
- All credited interest is available without penalty during the term. Earnings credited to this account during any term may be withdrawn at any time during such term without penalty described in this section. However, a withdrawal of earnings may result in adverse tax consequences under IRS rules. Upon renewal, earnings in the account at commencement of the renewal term shall be deemed merged with the principal and only earnings for the renewal term may be withdrawn at any time without penalty during such term.
- *Early withdrawal penalty:* In the event of any withdrawal of principal from this account prior to maturity, the account holder shall forfeit an amount equal to: 1. Three (3) months of interest if the account term is one (1) year or less; 2. Six (6) months of interest if the account term is greater than one (1) year; or 3. Twelve months of interest if the account term is three (3) years or greater. This amount of interest shall be forfeited, whether earned or not, on the amount withdrawn. The penalty prescribed herein will not be imposed for taxable distributions to an accountholder who has obtained age 59 ½, or due to disability, death, or the adjudication of the incompetence of the accountholder.
- Any withdrawal which reduces the account balance below the minimum balance requirement shall be considered as a withdrawal of the entire account balance and shall be subject to the penalty described above. To the extent necessary to comply with these requirements, deductions shall be made from the amount withdrawn or the remaining account balance.
- Online Banking, TeleBanker and Mobile Banking inquiries available.
- Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

► IRA Statement Savings Account

All wage earners are still eligible for individual retirement accounts. All interest earned is tax deferred. All or a portion of your contribution may be tax-deductible. \$30 service charge applies for closeout trustee to trustee transfers.

- Interest Rate- Variable rate.
- No minimum amount to open.
- No monthly service charges.
- \$100 minimum balance to earn the annual percentage yield and interest rate.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Deposits can be made in any amount at any time up to the annual contribution limit as determined by the Internal Revenue Service (IRS).
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- We use the daily balance method to calculate interest. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.
- Interest is compounded and paid quarterly, using 365/365 factor.
- Online Banking, TeleBanker and Mobile Banking inquiries available.
- Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

► Health Savings Account

The interest rate and annual percentage yield for the Health Savings Account (HSA) depends upon the applicable rate tier. The following are tier levels based on deposits in each account.

Account Name	Minimum Balance Required			
Health Savings Account	\$100.00 - \$2,499.99	\$2,500.00 - \$4,999.99	\$5,000.00 - \$9,999.99	\$10,000.00+

Additional disclosures concerning the interest rate and annual percentage yield are found on current rate schedules. Current rate schedules are available at all branches and at waynesavings.com.

Interest rate information for Health Savings Account:

- Interest Rate- Variable rate.
- \$100 minimum balance to earn the annual percentage yield and interest rate.
- Your annual percentage yield and interest rate may change. At our discretion, we may change the interest rate on your account at any time. Such rate is determined solely by Wayne Savings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items (for example, checks).
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- We use the daily balance method to calculate the interest on your account. This method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- If applicable, service charges could reduce your earnings.

Other information for Health Savings Account:

- No minimum balance to open account.
- No monthly service charges.
- Unlimited check writing on collected balances (no service charge).
- Orders of Health Savings Wallet Checks through Wayne Savings are free.
- Mastercard® Health Savings (HSA) Card available.
- Statements sent monthly. Check images will be included in your statement at no charge. A year-end statement will also be provided.
- Contributions can be made at any time in any amount; up to the yearly contribution limits set by the IRS.
- Distributions can be made via check and in-person at any time for any amount, up to the collected balance of the account. For debit card restrictions, please see next bullet point.
- Transaction restrictions that apply to the Mastercard Health Savings (HSA) Card: A daily spending limit of \$1,500 has been established for purchases of qualified medical expenses*; Your Mastercard Health Savings (HSA) Card cannot be used to withdraw cash from an ATM; and Contributions/Deposits to your HSA cannot be made at an ATM.
- Online Banking (inquiry only), TeleBanker (inquiry only), Mobile Banking (inquiry only) and E-Statements available. Mobile deposits are not available for HSAs.
- In order for the Bank to manage reserve requirements imposed by Federal Reserve Board Regulation D, Health Savings Accounts with the Bank consist of two subaccounts, a transaction (checking) subaccount, and a savings subaccount. Although we maintain these subaccounts as two separate (but related) accounts on our records, the subaccounts are combined on your statement and when you access your account electronically. Your statement will reflect one balance. The Bank may transfer funds between these subaccounts in accordance with federal regulations. Maintaining separate transaction and savings subaccounts for your HSA does not affect the amount of your FDIC insurance, the interest you earn or any other feature of your account.

* A complete list of qualified medical expenses can be found in IRS Publication 502. To order this publication, call 1-800-TAX-FORM or visit irs.gov.

▶ Other Services

For more information about how to sign up for these services, visit waynesavings.com or contact us (see Branch Locations for phone numbers and addresses). See our Fee Schedule for information regarding service charges.

ONLINE BANKING (A separate Online Banking disclosure is part of the enrollment process.)

Once enrolled in Online Banking you will be able to:

- Sign up for Online Bill Pay
- View account balances and transaction history
- Transfer funds between eligible Wayne Savings accounts
- See when checks clear
- Schedule future transfers
- Export account history to personal financial software
- View and print copies of recently cleared checks
- Set up balance notifications
- Access secure online forms
- Enroll in E-Statements

ONLINE BILL PAY (A separate Online Bill Pay disclosure is part of the online enrollment process. Checking account customers can sign up for Online Bill Pay. Excludes Student Checking Account.)

Once enrolled in Online Bill Pay, you will be able to:

- Pay any person or business located in the United States at any time from a computer with internet access
- Choose between sending payments manually or setting up recurring payments
- Schedule future payments
- Receive E-Bills from participating payees
- Create reports showing payment information

MOBILE BANKING (A separate Mobile Banking disclosure is part of the enrollment process.)

Once enrolled in Mobile Banking and the Wayne Savings Mobile App is downloaded to a compatible smart phone, you will be able to:

- View account balances and transaction history
- Transfer funds between eligible Wayne Savings accounts

- Find locations, ATMs and contact information
- Get the latest rate offerings on deposits and loans

before 4:00 p.m. (ET) Monday-Friday (except bank holidays) will be processed that day. Checks deposited after 4:00 p.m. (ET) will be processed the next business day. Also see Funds Availability Policy.

- Deposit checks from your smart phone. Checks deposited

ELECTRONIC STATEMENTS (A separate E-Statements disclosure is part of the enrollment process.)

Once enrolled in E-Statements, you will be able to:

- Balance your statement with the online reconciliation form
- Print or save a copy of your statement at your convenience
- View up to six (6) months-worth of account statements
- Receive email notifications when a new statement is available
- Access your statements from your Online Banking account

TELEBANKER (A separate TeleBanker disclosure will be sent after an enrollment form is completed.)

Once enrolled in TeleBanker, you will be able to:

- Quickly obtain information about your accounts
- Transfer funds between eligible Wayne Savings accounts
- Inquire about Wayne Savings products and rates
- Find locations of Wayne Savings branches and ATMs

Our Online Telephone Banking system is at your service 24 hours a day, 7 days a week from any touch tone phone. Call TeleBanker at 330-264-5408 or 800-999-7184.

COMBINED STATEMENTS

A Combined Statement combines certificates of deposit accounts, savings accounts, Money Market Investor accounts, and/or checking accounts into one single statement. Instead of receiving a separate mailing/statement for each account, you will receive a combined statement that lists the selected accounts and all of the transactions for each account once a month. If no checking or Money Market Investor accounts are involved, the Periodic Statements information for savings accounts applies. If no savings accounts are involved, the annual statement information for certificates of deposit applies. To see if your accounts are eligible, answer these 3 questions:

1. Do you have a checking account, savings account, certificate of deposit and/or Money Market Investor account with Wayne Savings Community Bank?
2. Does your name and address appear exactly the same on both accounts?
3. Do you receive both statements at your current address?

If you answered all of these questions “YES,” visit a branch or waynesavings.com to enroll.

▶ Electronic Fund Transfers - Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

CONSUMER LIABILITY

For personal accounts only:

Tell us AT ONCE if you believe your Debit Mastercard/ATM Card and/or Personal Identification Number (“PIN”) or password has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your Debit Mastercard/ATM Card and/or PIN or password, you can lose no more than \$50 if someone used your Debit Mastercard/ATM Card and/or PIN or password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Debit Mastercard/ATM Card and/or PIN or password, and we can prove we could have stopped someone from using your Debit Mastercard/ATM Card and/or PIN or password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Special Provisions for Transactions Conducted via Debit Mastercard (Zero Liability Protection):

Unless you have been grossly negligent or fraudulent in the handling of your account or card, you will not be liable for any unauthorized transactions using your lost or stolen Debit Mastercard. Mastercard’s Zero Liability Protection does not apply to ATM transactions or any transactions that are not processed by Mastercard. For specific restrictions, limitations, and other details, visit www.mastercard.us/zero-liability.

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your Debit Mastercard/ATM Card and/or PIN or password has been lost or stolen, call: 330-264-5767 or 800-414-1103 or write: Wayne Savings Community Bank – Electronic Banking Department, 151 N. Market Street, Wooster, Ohio 44691.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

BUSINESS DAYS

For purposes of these disclosures, excluding Funds Availability Policy, our business days are Monday through Friday, 8 am – 5 pm and Saturday 8 am – 12 pm. Holidays are not included.

TRANSFER TYPES AND LIMITATIONS

Account access.

Debit Mastercard/ATM Card. You may use your Debit Mastercard/ATM Card to:

- a) Withdraw cash from your checking or statement savings account.
- b) Make deposits to your checking or statement savings account.
- c) Transfer funds between your checking and statement savings account whenever you request.
- d) Pay for purchases at places that have agreed to accept the Debit Mastercard/ATM. You may access your checking account to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer, get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- e) Pay bills by telephone from your checking account in the amounts and on the days you request.
- f) Get checking and statement savings account information.

Some of these services may not be available at all terminals. Transactions are limited to accounts linked to the card.

Health Savings Accounts may be used at an ATM for inquiry only. No transfers or withdrawals allowed via ATM.

Prearranged Transfers. You may make the following prearranged transfers.

- a) *Preauthorized credits.* You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- b) *Preauthorized payments.* You may make arrangements to pay certain recurring bills from your checking and/or savings account(s). A service charge of \$35 may be assessed if your payment brings the account balance below \$0.

Telephone Transfers. You may access your account(s) by telephone at 330-264-5408 or 800-999-7184 using a touch tone phone, your account numbers, and TeleBanker login information (Tax ID Number and PIN) to:

- a) Transfer funds between your checking and statement savings account whenever you request.
- b) Transfer funds from home equity line of credit to checking or savings account(s).
- c) Make payments from checking or savings to loan accounts with us.
- d) Get information about your deposit accounts and loans.

Health Savings Accounts (HSAs): Inquiry only. No transfers allowed via TeleBanker.

Computer Transfers. You may access your account(s) by computer by using Online Banking (separate terms and conditions) at waynesavings.com and using your Online Banking login information to:

- a) Transfer funds between your checking and statement savings account whenever you request.
- b) Transfer funds from home equity line of credit to checking or savings account(s).
- c) Make payments from checking or savings to loan accounts with us.
- d) Get information about your deposit accounts and loans.
- e) If enrolled in Online Bill Pay (separate disclosures), make payments from checking account to third parties

Health Savings Accounts (HSAs): Inquiry only. No transfers allowed via online services.

Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by downloading the Wayne Savings Apple or Android App and using your Mobile Banking log-in information to:

- a) Transfer funds between your checking and statement savings account whenever you request.
- b) Transfer funds from home equity line of credit to checking or savings account(s).
- c) Make payments from checking or savings to loan accounts with us.
- d) Make deposits via Mobile Deposit.
- e) Get information about your deposit accounts and loans.

Health Savings Accounts (HSAs): Inquiry only. No transfers allowed via Mobile Banking.

See separate terms and conditions when enrolling in Mobile Banking. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- a) Pay for purchases.
- b) Pay bills.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution.

You authorize us to collect a service charge (fee) of \$35 through an electronic fund transfer from your account if your payment is returned unpaid.

LIMITATIONS ON FREQUENCY OF TRANSFERS

There are no limitations on the frequency of transfers via any of the methods described above. HSAs are restricted to qualified medical expenses.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS

- a) You may withdraw up to \$500 from ATM terminals each calendar day you use the Debit Mastercard/ATM Card.
- b) You may buy up to \$1,500 worth of goods or services each calendar day you use Debit Mastercard/ATM Card in a point-of-sale transfer service.
- c) Mastercard Health Savings (HSA) Card: You may buy up to \$1,500 worth of applicable goods or services each calendar day you use the card in a point-of-sale transfer service.
- d) You may pay bills in amounts up to \$19,999.99 each calendar day you use Online Bill Pay. Each bill payment cannot exceed \$9,999.99.
- e) You may deposit up to five (5) items per calendar day in amounts up to \$1,500 via Mobile Deposit.

SERVICE CHARGES (FEES)

Per transfer charge. We will charge you \$0.75 for each transfer you make in excess of the number allowed at no charge for your checking account when using Online Bill Pay (See Checking Account section of this document). We will not charge you for transfers via ATM, point-of-sales transfer service, TeleBanker, Online Banking or Mobile Banking.

Fixed Charge. We will not charge any service charges (fees) for using any electronic services.

Average or minimum balance charge. We will not charge you additional service charges (fees) for using our electronic services if the minimum balance in your account(s) falls below the minimum amount to avoid the monthly account service charge. See Savings Accounts, Money Market Investor Account and Checking Accounts sections for these service charges (fees). See Fee Schedule in this document for other service charges (fees).

Foreign ATM Service Charges (Fees). When you use an ATM not owned by Wayne Savings, we will charge you a \$1 foreign service charge (fee). We may charge an International Point of Sale and ATM Transaction service charge (fee) up to 1% of the transaction amount. See Checking Account section of this document for exclusions.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- a) Where it is necessary for completing transfers; or
- b) In order to verify existence and condition of your account for a third party, such as a credit bureau or merchant; or
- c) In order to comply with government agency or court orders; or
- d) If you give us your written permission.

DOCUMENTATION

Terminal Transfers. You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or a point-of-sale terminal.

Pre-authorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 330-264-5767 or 800-414-1103 to find out whether or not the deposit has been made.

Periodic Statements. You will get a monthly account statement (unless there are no electronic transfers in a particular month. In any case you will get the statement at least quarterly).

PREAUTHORIZED PAYMENTS

Right to stop payment and procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 330-264-5767 or 800-414-1103, or write us at 151 N. Market Street, Wooster, Ohio 44691, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$30 for each stop-payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of pre-authorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- b) If the transfer would go over the credit limit on your overdraft line.
- c) If the automated teller machine where you are making the transfer does not have enough cash.
- d) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have

taken.

- f) There may be other exceptions stated in our agreement with you.

ATM FEES

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. See Foreign ATM Fees section above for fees imposed by us.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 330-264-5767 or 800-414-1103 or write us at 151 N. Market Street, Wooster, Ohio 44691 (or complete a secure email when signed into Online Banking) as soon as you 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.

- a) Tell us your name and account number (if any).
- b) 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.
- c) 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 within 10 business days.

We will determine whether an error occurred within 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you 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 within 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 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION

See the Debit/ATM Card Customer Agreement section of this document for further information relating to the Debit/ATM Card. Internet gambling transactions are prohibited. Also, transactions in specifically banned foreign countries are prohibited. Please see waynesavings.com or call us for a list of banned countries before travelling.

Electronic "Wholesale Credit" Transactions Subject to Uniform Commercial Code Article 4A (ATM & Debit Mastercards):

- a) **Provisional Payment:** Credit given by us to you with respect to an Automated Clearing House (ACH) credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund in the amount credited to you in connection with such entry, and the party making payment to you via such entry (e.g., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.
- b) **Notice of Receipt of Entry:** Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.
- c) **Choice of Law:** We may accept on your behalf payments to your account which have been transmitted through one or more ACHs and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Ohio, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

Definitions: To the extent applicable, references in this disclosure as well as the Debit/ATM Customer Agreement to "Checking Account" will include Classic Checking, Student Checking, and Personal Platinum Checking accounts and other similar transaction accounts. Reference to "Savings Account" will include all statement savings accounts.

Security of Your Information: Safeguard your PINs and passwords. Fraud is most often committed by individuals who know you. Here are some tips: Memorize them if you can; Do not write or store them in an unsecure location; Avoid using numbers or passwords that are easily identified (e.g., birth date, phone number, etc.); and Do not share them with anyone.

Debit Card fraud continues to be a concern and we are working hard to protect you, our customer, from the potential of fraudulent activity. We have enrolled in a verification monitoring program that monitors your Debit Mastercard transactions and should any transaction look suspicious, we will contact you to verify the transaction. **WE WILL NOT ASK FOR ANY SPECIFIC ACCOUNT INFORMATION OVER THE PHONE.**



1. The signing of the signature card and/or the request for or the use of a Debit/ATM Card shall indicate your assent to all disclosed electronic terms and conditions (Debit/ATM Card Customer Agreement and Electronic Funds Transfers disclosure) and to any modification thereof. Any such modification shall become effective and be binding 15 days after notice of the modification is posted in our main office except where the Federal Electronic Fund Transfer Act provides otherwise.
2. Certain types of deposits, including but not limited to checks that are not properly endorsed, cannot be accepted at our terminals. We reserve the right to reject such deposits.
3. Each Debit/ATM Card issued by us remains our property, is not transferable and may be cancelled or revoked by us at any time without notice. In the event of cancellation or revocation your card must be surrendered to us upon demand. If you attempt to use your card after it has been cancelled or revoked, it may be retained. For your protection, your Debit/ATM Card also may be retained in situations where it appears to us that there is or may be a danger of loss, theft, or unauthorized use.
4. No transaction that you attempt to initiate will be completed if your Debit/ATM Card is damaged, has expired, has been cancelled or revoked or is retained for any reason or your account has been closed.
5. You may not be able to use your Debit/ATM Card to make withdrawals from your accounts in the following cases:
 - a. Your checking account is in negative status.
 - b. Uncollected funds.
 - c. You have reached or your request would exceed the withdrawal limits outlined in the Electronic Funds Transfer disclosure.
6. We reserve the right at any time and without notice (except as may be required by the Federal Electronic Fund Transfer Act) to eliminate any or all of the services that currently are available to you by use of your Debit/ATM Card or to add new services.

To the extent applicable, the general Rules and Regulations governing your accounts with us also apply to your use of your Debit/ATM Card and to any electronic fund transfers made from or to your accounts. Disclosed electronic terms and conditions will control, however, in the event of any conflict between the Rules and Regulations governing, your accounts and the provisions of the Terms and Conditions.

▶ Substitute Check Policy Disclosure

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and service charges (fees) that were charged as a result of the withdrawal (for example, bounced check service charge [fees]).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: **Wayne Savings Community Bank 151 N. Market St., Wooster, OH 44691 800-414-1103**

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include -

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check.

▶ **Item Processing Policies (Payment Order of Items)**

We may pay items (checks, orders and electronic transactions) in any order. Items may not be processed in the order in which they occurred. The order in which we receive a transaction and process it can affect the total amount of overdraft service charges incurred by you. There is no order that is more favorable in every instance.

Our policy is to pay checks and orders drawn on your account in numerical sequence (we pay lower numbered checks and orders first). For electronic transactions, we post credits first, then debits, which are paid lowest dollar to highest dollar.

We encourage you to avoid creating items without sufficient funds and incurring the resulting charges (fees).

▶ **Safe Deposit Boxes**

Safe deposit boxes are located in various sizes at the three Wooster branches and the North Canton and Creston branches, subject to availability. For information regarding safe deposit boxes, see separate disclosure.

Contents of safe deposit boxes are not insured by the FDIC, or by us or any government insurance program.

▶ Fee Schedule

▶ Usage Charges

ATM & DEBIT CARD (INCLUDING MASTERCARD HEALTH SAVINGS CARD, AS APPLICABLE)	<ul style="list-style-type: none"> • \$1 foreign transaction service charge (charged when card is used at ATM not owned by Wayne Savings). Other banks may surcharge for use of their ATM. • \$5 replacement card service charge • International Point of Sale and ATM Transaction service charge: up to 1% of the transaction amount
DORMANT ACCOUNT AND ESCHEATING	<ul style="list-style-type: none"> • \$5 per month, after 24 months of no activity* (activity includes non-electronic deposits, ATM or in-person withdrawals). A notice will be mailed prior to the account being classified as inactive. You may also avoid this service charge if you sign and return the mailed notice. • If an account remains inactive for a period of five (5) years, the money deposited in such account may become "unclaimed funds" as provided in Chapter 169 of the Ohio Revised Code (ORC). In accordance with ORC 169, if your account balance is over \$1,000 and subject to escheatment, Wayne Savings is required to send you a certified letter with a return receipt requested. In accordance with the statute, Wayne Savings can charge your account for the cost (as established by the US Postal Service) of the required mailing up to a maximum of \$20. Note: For certificate (time deposit) accounts, this 5-year period begins after the first date of maturity. Safe deposit boxes may be escheated three (3) years after the lease or rental period has expired. <p>A deposit account is not considered dormant if an active banking relationship on any other account on which you are the primary signer is maintained or an outstanding loan or line of credit remains current. This remains in effect for accounts receiving tax reports or regular statements of the account.</p>
EARLY ACCOUNT CLOSING	\$25 if account closes within 90 days of opening
MOBILE BANKING	Message and data rates may apply
ONLINE BILL PAYMENTS	Twenty (20) free payments may be sent through Wayne Savings Consumer Online Bill Pay per month, based on the "Send on Date." Payments in excess of twenty (20) included payments will be charged \$0.75 per payment.

▶ Overdraft and Returned Payments Charges

Whether your overdraft will be paid is discretionary 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 too many overdrafts.

NON-SUFFICIENT FUNDS (NSF) & OVERDRAFT	<ul style="list-style-type: none"> • Service charges apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means (paid or returned) • A \$35 service charge for each item received against all insufficient funds (paid or returned). A maximum of four (4) daily charges will be assessed per day for each consumer account. • Continuous overdraft service charge of \$30 per week (every seven [7] calendar days) until overdraft balance is corrected. • Excessive overdrafts may result in the account being closed, and/or the debit/ATM card being revoked • We will not charge overdraft service charges for transactions of any amount that overdraws a consumer account by less than \$5 <p>Note: If you authorize us to pay your ATM and one-time debit card transactions, these transactions may be authorized and paid at our discretion, and applicable NSF & overdraft service charges will be assessed. If you do not authorize us to pay your ATM and one-time debit card transactions, your transactions may be declined when your account does not have available funds at no cost to you. Also please note, if we return an item NSF it will likely be automatically re-presented to us by the financial institution where the item was presented for payment and potentially could result in an additional per item Overdraft/NSF Fee when re-presented if the amount of the item still exceeds the amount of available funds in your account. Other than specifically referenced above, there is no limit to the number of per item Overdraft/NSF Fees that can be charged on an individual item or to the frequency with which per item Overdraft/NSF Fees can be charged.</p>
OVERDRAFT PROTECTION TRANSFER	<ul style="list-style-type: none"> • If you are enrolled in Overdraft Protection, funds are moved automatically from a Money Market Investor Account, Statement Savings Account or Overdraft Protection Line of Credit. See separate disclosure for further information. It is also available through a Student Savings Account for a Student Checking Account. • If funds are transferred from a Money Market Investor or Statement Savings Account, a charge of \$5 for each non-sufficient fund item will be assessed (regardless of amount) • If funds are transferred from an Overdraft Protection Line of Credit, a charge of \$5 per advance from line of credit overdraft account will be assessed, plus applicable interest charges (regardless of amount)
CHARGED OFF ACCOUNT	If an account is charged off, a \$30 charge (per account) is assessed

▶ Other Charges

BANK BAGS	<ul style="list-style-type: none"> • \$20 high security locking bags • \$5 non-locking zipper bags
CHECKBOOK BALANCING	\$15 per hour, \$15 minimum charge
CHECK CASHING	<ul style="list-style-type: none"> • Non-customers may cash checks drawn on Wayne Savings with no service charge • Non-customers may cash Government checks up to \$1,500, and approved payroll checks up to \$1,500 with a \$10 service charge per check <p>Note: Valid government photo ID and phone number are required. Other information (e.g., Tax Identification Number) may be required to assist with identity theft and Bank Secrecy Act reporting requirements.</p>

CHECK PRINTING	<ul style="list-style-type: none"> • Service charge depends on style of check and quantity ordered • Classic, Student and Personal Platinum checking accounts will receive the first order (only) of Custom Creation Wallet checks for free. • Money Market Investor accounts will not receive free checks. • HSA accounts receiving Health Savings Wallet Checks through Wayne Savings for free. • Express or overnight delivery not available for free checks.
COPIES OF STATEMENTS OR CHECKS	\$5 per copy Note: Most recent six (6) months available free through E-Statements, if enrolled.
FOREIGN CURRENCY ORDER	<ul style="list-style-type: none"> • \$25.00 for orders over \$300.00 U.S. Funds. Shipping is free. • \$35.00 for orders under \$300.00 U.S. Funds, plus \$10.00 shipping charge.
FOREIGN CURRENCY RETURN	<ul style="list-style-type: none"> • \$20.00 for return orders over \$300.00 U.S. Funds. Shipping is free. • \$30.00 for return orders under \$300.00 U.S. Funds, plus \$10.00 shipping charge.
GARNISHMENT, ATTACHMENT & LEVY PROCESSING	\$50 per garnishment, attachment or levy
GIFT CARD PURCHASE	<ul style="list-style-type: none"> • Purchase service charge- \$3 per card • Replacement card- \$5 per issuance • Inactivity service charge (charged after 12 consecutive months of inactivity)- \$2.95/month • Visit waynesavings.com for additional service charges and information
ITEMS SENT FOR COLLECTION	\$30 per item. Provisional (or other) credit not available. The amount received is in U.S. dollars using the applicable exchange rate.
LOAN PAYMENT CHECK RETURNS	\$30 per item
LOST, STOLEN OR DESTROYED OFFICIAL CHECKS	<ul style="list-style-type: none"> • \$30 per item • Bank or teller checks and certified or cashier's checks are defined as official checks (items not drawn on an account of a customer) • You cannot stop payment on an official check. If not used, it may be returned for a refund. If it is lost, stolen or destroyed, the remitter or payee may make a claim for reimbursement that will be effective after 90 days from the date of the official check.
NOTARY SERVICE	<ul style="list-style-type: none"> • \$2 notary service for non-customers, per signature • Free notary service for customers
OFFICIAL CHECK PURCHASES	<ul style="list-style-type: none"> • \$5 per item • Customers only • Bank or teller checks and certified or cashier's checks are defined as official checks (items not drawn on an account of a customer) • Must be drawn from collected funds or cash
RESEARCH TIME	\$20 per hour, \$20 minimum charge
RETURN CHECKS DEPOSITED	<ul style="list-style-type: none"> • \$30 per domestic (within USA) item • \$35 per foreign (non-U.S.) item
RETURNED MAIL	\$10 per statement or other item returned to the Bank due to an incorrect address
SIGNATURE GUARANTEE	Exclusively for shareholders of Wayne Savings Bancshares, Inc. (for Wayne Savings Bancshares, Inc. stock only) or customers of Wayne Savings Community Bank.
STOP PAYMENT FOR CUSTOMER CHECKS	<ul style="list-style-type: none"> • \$30 per item • Stop payments can be completed by and cancelled by any person authorized to draw on the account • Stop payment orders are valid for six (6) months. A stop payment order may be renewed for additional six (6) month periods in writing if given to the Bank within a period during which the stop payment order is effective. A new Stop Payment Charge is assessed for each renewal. • Oral stop payments are only effective 14 calendar days if not confirmed in writing within that period
UNWRAPPED COINS	Customers: No charge. Non-Customers: 5% of the total coin counted
WIRE TRANSFERS	<ul style="list-style-type: none"> • Outgoing domestic (within USA)- \$25 per transfer • Incoming domestic (within USA)- \$20 per transfer • Outgoing and Incoming foreign wire transfers- \$50 minimum per transfer. Exchange rates and taxes may apply. Foreign wires may only be conducted by established customers.

Wooster Branches

151 N. Market St.
330-264-5767

1908 Cleveland Rd.
330-262-5988

543 Riffel Rd.
330-264-0722

Drive Thru
132 E. North St.
330-264-5767

Ashland Branches

233 Claremont Ave.
419-289-1961

1055 Sugarbush Dr.
419-207-1192

Washingtonville Branch

795 West Main St.
330-344-9656

Carrollton Branch

1029 Canton Road NW
234-208-7056

Creston Branch

121 N. Main St.
330-435-6371

Lodi Branch

303 Highland Dr.
330-948-1811

Millersburg Branch

90 N. Clay St.
330-674-5085

North Canton Branch

1265 S. Main St.
330-494-5262

Rittman Branch

237 N. Main St.
330-925-4075

Fredericksburg Branch

110 Crawford St.
330-946-7002

Dalton Branch

130 S Wenger Rd.
330-510-5051

