

VISA® DEBIT CARD AND ATM CARD DISCLOSURE AND AGREEMENT

VISA® DEBIT CARD AND ATM CARD CARDHOLDER AGREEMENT AND YOUR RIGHTS AND RESPONSIBILITIES

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

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your VISA® Debit Card and ATM Card, and personal identification number, to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s), Line of Credit, Money Management, and supplemental savings
 - you may withdraw no more than \$500.00 per day with an ATM Card
 - you may withdraw no more than \$1,000.00 per day with a VISA® Debit Card
- transfer available funds from savings to checking account(s)
- transfer available funds from checking to savings account(s)
- transfer available funds from line of credit to checking or savings account(s)
- get information about:
 - the account balance of your checking or savings account(s) and Lines of Credit

Some of these services may not be available at all terminals.

Types of ATM Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$1,000.00 in transactions per day

Types of VISA® Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- You understand that security blocks may be utilized on occasion as a means of protecting you against unauthorized transactions or suspected fraudulent activity

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$5,000.00 in transactions per day
- We reserve the right to decline any transactions and/or block your account for ongoing security and risk management purposes that we consider fraudulent and suspicious.

Blocked transactions - We may initiate blocks on card transactions for certain locales or modes of activity. If you are traveling outside of your normal mode of activity, please contact the Card Services Group at 1-800-283-2328 ext. 6035 or set up a Travel Notice through Members 1st Online so you will have uninterrupted service.

Currency Conversion and International Transactions. When you use your VISA® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to

determine the transaction amount in US dollars is either a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Overdraft Protection Plan. For one-time debit transactions, you may participate in the Credit Union's overdraft services in order for the transaction amount to be covered. To participate in the extra courtesy pay, you must consent by opting in to the program. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the opt-in document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

FEES

- We may charge you fees as disclosed in the separate fee schedule.

Point-of-Sale NSF Fees - *Fee will be charged if sufficient funds are no longer available when a previously authorized transaction is posted to your account. You will not be charged a fee for declined transactions. Please be aware that there is often a time delay between the time a Point-of-Sale (POS) purchase with a Visa® Debit Card or ATM Card is authorized by the merchant and when the transaction is posted to your account. An authorization will result in a temporary hold of funds for a limited time, usually not more than two business days. If the transaction does not post before the hold expires, the hold will be released and the transaction amount will be available to pay other items presented for payment from your account. You are responsible for ensuring that you have sufficient available funds on deposit to cover all of your transactions regardless of when they post to your account. The Credit Union will attempt to transfer funds from your established authorized overdraft sources prior to imposing any NSF fee. However, if sufficient funds are no longer available at the time the transaction is deducted from your account, you will be charged a Non-sufficient Funds (NSF) fee as disclosed in the Credit Union's Fee Schedule.*

ATM Operator/Network 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).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less. Some approved merchant locations are also given this privilege up to \$25.00.
- **Periodic statements.**

You will get a monthly account statement from us for your accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. 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:

- (1) If, through no fault of ours, you do not have sufficient available funds in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code 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 or draft. 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 card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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.

• *Additional Limit on Liability for VISA® Debit Card.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, 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.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) 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 (5 business days for VISA® Debit Card point-of-sale transactions processed by Visa® and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA® Debit Card point-of-sale transactions processed by Visa® and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

MEMBERS 1ST FEDERAL CREDIT UNION
CARD SERVICES GROUP
5000 LOUISE DRIVE, P.O. BOX 40
MECHANICSBURG, PENNSYLVANIA 17055
Business Days: Monday through Friday
Excluding Federal Holidays

Phone: 1-800-283-2328 ext. 6035 or After Hours at 1-800-754-4128
if your card is lost or stolen

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been

modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

ADDITIONAL CARDHOLDER TERMS AND AGREEMENT

1. Members 1st may refuse any request to issue an ATM Card or VISA® Debit Card without cause or notice.
2. You agree that, upon receipt of your card, that you shall promptly sign the signature panel in ink.
3. You understand that, shortly after your receipt of the ATM Card or VISA® Debit Card, you will receive a Personal Identification Number (PIN) that is automatically assigned. You agree that you will not share this PIN with anyone. You agree that you will not record the PIN on the card itself.
4. Authorization - You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received in connection with transfers involving use of the Card, along with any applicable fees as outlined in the current fee schedule.
5. Use of Card - Your card is not transferable and remains the property of Members 1st. You agree to return the card to us immediately upon our demand. Members 1st can revoke or terminate your card without cause or notice. You may not authorize others to use the card(s).
6. Should all of your designated accounts be closed, your card privileges will be cancelled and we may retain your

card if you attempt to use it. If you do not use your ATM card in any six month period of time, the card will be closed and cancelled.

7. Amendments to Cardholder Agreement - We may amend this agreement at any time. We will provide you with written notice at least 30 days before the amendment becomes effective if the amendment will result in increased costs or liability to you. If an immediate change in the Cardholder Agreement is necessary for security reasons, we may amend the agreement without such prior notice.
8. Notices - Notices sent by us shall be effective when mailed to you at your last address that appears on our records. Except as otherwise provided in this agreement, or by applicable law, notices from you to us must be in writing and will be effective when received by us.
9. Collection Expenses - If we must pursue legal means to collect amounts you owe us under this agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.
10. Joint Accounts - If your designated account(s) is/are a joint account, each account holder may exercise any and all rights under this Cardholder Agreement individually, and shall be jointly and severally liable for the obligations incurred by any such exercise. Each account holder may use the card(s), may agree to any amendment to or termination of the agreement, and may close any designated account. Each account holder agrees that any action taken by one account holder will be binding upon each account holder.
11. Disclosure - Please refer to the disclosure provided to you when you opened your account so that you are aware of your rights under Federal Regulation E (Electronic Funds Transfer Act). If you have misplaced this disclosure, you may request a copy from us.
12. Governing Law - The terms and conditions set forth in this agreement will be governed by the laws of the United States of America and of the State of Pennsylvania. In the event of any conflict between this terms and conditions and any applicable federal or state law or regulation, these terms and conditions shall be considered modified to comply with such law or regulation.
13. Use of Personal Identification Number ("PIN") with VISA® Debit Card. I acknowledge that the Personal Identification Number or PIN which I use with the VISA® Debit Card is my signature and validates the directions given just as my actual signature and other proof of identity and authenticates and validates my direction to you. Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.
14. Charges - I agree to pay the charges or transaction fees which are charged by you for these services or for services which may be imposed or changed from time to time.
15. Liability - I agree to be liable under the terms of this Agreement and the agreement for such account. I agree that if I make deposits or payments to my account with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account which are not collected, or if the funds in my account are sufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

16. Amendment of this Agreement - I agree that from time to time you may amend the terms of this agreement, which may include adding/removing VISA® Debit Card services or to change the charges of these services. You may do so by notifying me in writing of such amendments and my use of the VISA® Debit Card after the effective date of any such amendment shall constitute my acceptance of and agreement to such amendment.
17. Ownership - I agree that the VISA® Debit Card is your property and I will surrender it to you upon your request. I agree that the VISA® Debit Card is nontransferable.
18. Disclosure - I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act and a copy of this agreement.
19. Ownership of VISA® Debit Card or ATM Card - We may cancel, modify, or restrict the use of any VISA® Debit Card or ATM Card upon proper notice: We may cancel, modify, or restrict the use of any VISA® Debit Card or ATM Card without notice:
 - If your account is overdrawn or delinquent.
 - If you violate any term of the agreement and disclosure.
 - Where it is necessary to maintain or restore the security of your account(s), or the electronic funds system.If you should suffer a loss from any action described above, Members 1st shall not be held responsible.
20. Disclosure of Delayed Funds Availability - We reserve the right to place a hold on uncollected funds on any item you deposit. This could delay your ability to withdraw such funds. For further details, see our "Funds Availability Policy."
21. Copy Received - You acknowledge receipt of a copy of this Disclosure and Agreement by use of the VISA® Debit Card or ATM Card and PIN or other Electronic System.

**MEMBERS 1ST
FEDERAL CREDIT UNION
5000 LOUISE DRIVE
MECHANICSBURG, PA 17055
(800) 283-2328, EXT. 6035
members1st.org**

Federally insured by NCUA



VISA®



NYCE®



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Form CARD-BRO 12/28/2016 Custom 2bh

TWO CARDS FOR YOUR BUSY LIFESTYLE

Our Members 1st Federal Credit Union VISA® Debit Card gives you a faster, more economical, more convenient way to buy the products and services you need. That's because it allows you to withdraw funds from your checking account without ever having to write out a check. Use your card to purchase groceries, gas, set up recurring payments, or any other purchase where VISA® Debit Card is accepted. Our card allows you to withdraw, deposit, or transfer funds at an ATM any time of the day, without having to visit a branch.

CHIP CARD TECHNOLOGY

Our Visa Debit Card has the latest chip security feature to allow for encrypted transactions to help deter fraudulent activity.

FAST AND ONE-STEP EASY

Using your Members 1st Federal Credit Union VISA® Debit Card for every purchase is as simple as using a credit card. And, there's no need to drive across town to get cash, deposit your paycheck, or transfer funds from one account to another. Your card can also be used at an ATM machine.

WORRY FREE WHEN YOU'RE OUT OF TOWN

No need to worry about getting your checks cashed out of town. Simply use your VISA® Debit Card wherever you see the VISA logo. Don't forget to set up Travel Notices to alert us you will be traveling. This will ensure your transactions will not be denied while you are away.

ECONOMICAL AND ECOLOGICAL

Eliminate the need to purchase checks. Our VISA® Debit Card helps save money in check printing fees while saving valuable resources.

SAFEGUARDED IF LOST OR STOLEN

When you receive your ATM card or VISA® Debit Card, you'll also be assigned a personal identification number (PIN). And, as an added safeguard, we provide a cap on your liability if your card is lost or stolen. See your Cardholder Agreement for details.

APPLY FOR YOURS TODAY

To apply, simply contact or visit your local Members 1st Federal Credit Union branch. You can expect your card to arrive within 5-7 days of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, visit your local branch or change it at a Members 1st ATM.