Your Responsibility and Liability.
For certain transactions, your card cannot be used without your secret Personal Identification Number (PIN). You promise to take all reasonable precautions to make sure no one else learns your secret PIN or uses the card issued to you. Disclosure of your PIN to any party makes that person hereafter an authorized user of your access device. Tell us AT ONCE if you believe your card or PIN has been stolen or lost. If you tell us within 2 business days, after you learn of the loss or the theft of your card and/or PIN, you can lose no more than $50 if someone used your card and/or PIN 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 PIN, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers you did not make, including those made by card, PIN, 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 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. You will not be liable for unauthorized use of your card for Line-of-Credit Loan transactions after you notify us (see “HOW TO CONTACT US”), orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed $50 for Line-of-Credit loan transactions. Your liability for unauthorized use of your EFCU Debit Card when used for point of sale transactions will be $0 if you: 1) have exercised reasonable care in safeguarding your card and PIN; 2) have not reported two or more incidents of unauthorized use within the past 12 months; and 3) your account is in good standing. If any of these conditions are not met, your liability is the lesser of $50 or the amount of money, property, labor, or services obtained by the authorized use before notification to us. “Unauthorized use” means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions not processed by Mastercard. To report lost or stolen cards, activate your card, or change your PIN call 850.862.0111 or Toll Free: 800.367.6159 Option 1.

Address Change.
You agree to notify us immediately of changes to your address and/or email. In certain circumstances, we may request your change(s) in writing. All notices sent to your last known address or email will be effective as though received.

Use of Card.
Using your card and secret PIN, you may perform the following transactions:

1. Make deposits to your share, checking, and money market accounts. Withdraw cash from your checking account or savings accounts or Pre-Approved Line-of-Credit Loan, not to exceed available limits. (International Transactions may be restricted to checking accounts only.)
2. Withdraw funds from your share, checking, money market, and Line-of-Credit accounts.
3. Transfer funds between your share, checking, money market, and Line-of-Credit accounts.
4. Obtain balance information for your share, checking, Line-of-Credit, and money market accounts.
5. Make loan payments from your share, checking, and money market accounts.
6. Make point-of-sale (POS) transactions with your card to purchase goods or services at merchants that accept Mastercard.
7. Order goods or services by mail or telephone from places that accept Mastercard.
8. Order goods or services online from places that accept Mastercard.
You may not perform transactions on Share Certificates or IRAs.

Limitations on Dollar Amount.
You may withdraw up to $500 per day from Automated Teller Machines (ATMs) and $3,000 per day from POS terminals, if there are sufficient funds in your account.

Receipts.
We will provide you a receipt for each transaction made at our ATMs, but you may select not to have a receipt printed.

Verification.
All deposits and Line-of-Credit payments made at an Eglin Federal Credit Union (EFCU) ATM will be provisionally credited, and subject to subsequent verification and collection.

Fees and Charges.
There are no fees when you use your EFCU ATM or Debit Card at any EFCU ATM. When you use your EFCU ATM Card or Debit Card at an ATM machine not owned by EFCU then you will be charged a $1.00 Network transaction fee and a $0.50 cent fee for inquiries. Surcharge-free access is available at EFCU ATMs, and more than 80,000 CO-OP and Allpoint ATMs worldwide. If you use a non-
EFCU ATM or Debit Card in an EFCU ATM machine you may be charged a $3.00 surcharge. EFCU provides two ATM or Debit Cards at no charge. There will be a fee of $5.00 for each additional card. We reserve the right to change our fees.

Currency Conversion and International Transaction Fee.
Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is either a government-mandated exchange rate or a wholesale exchange rate and is selected by Mastercard. The rate Mastercard uses for a particular transaction is the rate Mastercard selects for the applicable currency on the day the transaction is processed. This rate may differ from the rate applicable on the date the transaction occurred or was posted to your account.
A fee of 0.90% will be charged on all transactions completed outside of the United States, where the cardholder's country code differs from the merchant's country code. A fee of 0.20% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.

Periodic Statements.
You will receive a statement of account each month covering each account that was accessed at ATMs or a POS terminal; and at least quarterly, even if no transfer has occurred.

Our Liability for Failure to Make Transfers.
If we do not properly complete a transaction on time, or in the correct amount according to this agreement, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable if:

1. If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy
2. If you used your card or access code in an incorrect manner.
3. If the ATM 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 problem when you started the transaction.
5. If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
6. If the money in your account is subject to legal process or other claim.
7. If funds in your account are pledged as collateral or frozen because of a delinquent loan.
8. If the error was caused by a system of any participating ATM network.
9. If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
10. If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
11. If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
12. Any other exceptions as established by the Credit Union.

Disclosure of Account Information to Third Parties.
Review EFCU’s Privacy Notice for complete details. In order to protect your privacy, we will not disclose any information about you or your account to any person, organization, or agency except:

1. Where it is necessary for completing transfers.
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
3. In order to comply with government agency or court orders.
4. To Credit Union subsidiaries and companies that assist us in providing services to you and who have contractually agreed to protect the confidentiality of our members’ information.
5. If you give us written permission.

Stop Payment Rights. If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us in writing at any time up to three (3) business days before the scheduled date of the transfer. If you call, we will also require you to put your request in writing and get it to us within 14 days after you call. There is a charge for each stop-payment request you make. Egin Federal Credit Union cannot cancel an agreement you have with a third party or revoke the authorization you have provided a third party for automatic debit card charges from your account. To cancel your agreement and/or revoke your authorization for this type charge, you must contact the third party. If, after you have contacted the merchant or service provider and they continue to charge your account, you can contact us to return any subsequent charges. We will require you to complete a statement stating that you have revoked the authorization. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned. You may stop payment on any item drawn on your account whether you sign the item or not.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (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.

In Case of Errors or Questions about your Statement of Open-End Loan Account. The Federal Truth in Lending Act requires prompt correction of mistakes on your statement of account. Notice is printed on the reverse side of each periodic statement received.
In Case of Errors or Questions about your Electronic Transfers.

Telephone, write or email us 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. (See “HOW TO CONTACT US”) **We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.**

1. Tell us your name and account number.
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 will require you to send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (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 provisionally credit your account within 10 business days (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 do not receive your complaint or question in writing within 10 business days, we may remove the provisional credit from 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, and will remove the provisional credit 5 business days after notice is given. You may ask for copies of the documents that we used in our investigation.

**HOW TO CONTACT US.**

**CALL**
850.862.0111, Option 1
Toll Free: 800.367.6159

**WRITE**
Eglint Federal Credit Union
Member Services Department
838 Eglin Parkway NE
Fort Walton Beach, Florida 32547-2781

**SECURE EMAIL**
https://www.eglinfcu.org/contact

Our business days are Monday through Friday, 9:00 A.M. to 5:00 P.M. (CST) Federal holidays and weekends not included.

**Change in Terms.**
This agreement is subject to the terms and conditions of the primary share agreements governing your accounts with us. If you have signed other agreements with us, your agreements are still binding where not in conflict with this agreement. All transactions involving loan payments are subject to the provisions of your separate loan agreement(s) with us. We have the right to change the terms of this agreement. We will notify you of any changes as required by law.

**Ownership of EFCU ATM or Debit Card.**
These cards remain the property of Eglin Federal Credit Union and you agree to surrender them to us upon demand.