



EGLIN FEDERAL CREDIT UNION

838 Eglin Parkway NE, Fort Walton Beach, FL 32547-2781
850.862.0111 • 800.367.6159 • eglinfcu.org

ATM & DEBIT CARD ELECTRONIC FUND TRANSFER SERVICES AGREEMENT

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 may 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 call 800.472.3272. To activate your card or change your PIN call 866.665.8716, available 24/7.

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. Withdraw cash from your checking account or savings account or Pre-Approved Line-of-Credit Loan, not to exceed available limits. (International Transactions may be restricted to checking accounts only.)
2. Make deposits to your checking or savings accounts. (Subject to our verification prior to subsequent withdrawal.) **Not available on network ATMs.**
3. Transfer funds between your savings or checking and Line-of-Credit Loan. **Not available on some network ATMs.**
4. Withdraw, transfer, or deposit to or from "Other Share Accounts." **Not available on network ATMs.**
5. Make loan payments to us. (Subject to our verification of amount received.) **Not available on network ATMs.**
6. Perform Point of Sale (POS) transfers from your checking account. POS transactions look at your available balance in checking, then your overdraft protection preference(s), if applicable. If funds are not available in your account to complete a POS transaction then we may at our discretion, and with your Opt-In authorization, honor the withdrawal request and charge a Courtesy Pay fee (see EFCU's SERVICE FEE schedule).

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 in person, or \$500 per day if made by phone or mail.

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 loan payments made at an Eglin Federal Credit Union (EFCU) ATM will be provisionally credited 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 50 cent fee for inquiries. There is no surcharge or network fee at CO-OP ATMs nationwide, Publix, select Tom Thumb Store ATMs, and select MONEYTREE ATMs in

the Florida Panhandle. If you use a non-EFCU ATM or Debit Card in an EFCU ATM machine you may be charged a \$2.00 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:

If you effect a transaction with your EFCU Debit Card or ATM Card in a currency other than US Dollars, Mastercard will convert the charge into US Dollars. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. Mastercard charges a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges a Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder. When charged, either or both assessment(s) will be debited from your account and reflected on your statement as an International Transaction Fee.

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. Through no fault of ours, your account does not contain enough money (or sufficient collected funds) to complete the transaction.
2. We are legally restricted from transferring funds in your account.
3. The transfer would exceed your established Line of Credit.
4. The ATM where you are making the transaction does not have enough cash.
5. The ATM was not working properly and you knew about the breakdown when you started the transfer.
6. Circumstances beyond our control such as fire, flood, software malfunction, mechanical or electrical malfunctions, or power failure prevent the transfer despite reasonable precautions that we have taken.
7. You are in default under this or any other agreement with us.
8. The ATM ceases to operate during the transaction.

Disclosure of Account Information to Third Parties.

Review EFCU's privacy policy 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.

Pre-authorized Payments.

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.)

Cancellation of Recurring Pre-authorized Payments.

You must first contact the merchant or service provider to cancel a pre-authorized (debit card) payment being deducted from your account. If, after you have contacted the merchant or service provider, they continue to charge your account, you can contact us to return any subsequent charges. We will require you to complete an affidavit stating you have revoked the authorization. Statements of unauthorized or improper debit activity must be received within 15 days from the date EFCU sends you your account statement showing the transaction.

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 on your account and on your Permanent Loan Agreement.

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 x.1402 during business hours
Toll Free: 800.367.6159

WRITE

Eglin 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.

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 or through retrieval by our Automated Teller Machine.

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