

# Conveniently Manage Your Money From Anywhere, At Anytime!

You don't have to stop by the credit union to access your accounts or conduct financial transactions. Simply sign-up for the 24/7 Convenience Services you need to make your financial life easier. You'll wonder how you lived without them!

## CHECKING MADE EASY...

- Reorder Checks Online!
- VISA Check Card/ATM Card - Two Cards In One!
- Direct Deposit & Payroll Deduction
- CU@Home Online Banking FREE
- Pay Your Bills Online FREE

## WHAT YOUR CREDIT UNION ATM CARD AND VISA CHECK CARD CAN DO FOR YOU:

**Account Access:** You may use your VISA Check Card to pay for goods and services at any VISA merchant. When you do so, the VISA Check Card works like a check. The VISA Check Card also provides you with Point-of-Sale (POS) access, allowing you to make purchases at any location that offers PLUS, STARSM or CIRRUS Point-of-Sale capabilities. Again, this purchase is deducted from your checking account. Finally, your VISA Check Card can be used as an ATM Card. You can withdraw cash, make transfers, deposits or obtain balance information.

**Limitations On Transactions:** Your Credit Union ATM Card has a daily "on-line" ATM withdrawal limit of \$500 and a Point-of Sale (POS) limit of \$500. Your VISA Check Card has a daily "on-line" limit for purchases and cash advances of \$2500 each, for an aggregate daily limit of \$6000. If the terminal you use is "off-line" due to mechanical malfunction or other circumstances beyond control, a \$600 daily aggregate default limit will apply. You can make up to three (3) transactions each time you enter your PIN. All deposits are accepted based on our Funds Availability policy.

Deposits and payments of funds shall be considered final after the transaction has been verified and processed.

Generally, you may only make a payment or cash withdrawal of funds that have been on deposit in the account being charged with the withdrawal for at least one full business day prior to the date of withdrawal. For shared devices that may exist outside Ohio, federal or state regulations may only allow the withdrawal of funds from checking or savings accounts.

## Credit Union ATM Card And VISA Check Card Accounts Disclosure Statement

Your rights and responsibilities as a consumer who uses Electronic Funds Transfer (EFT) Services are defined by the Electronic Funds Transfer Act

(15U.S.C. 1963, et seq.) and Regulation D of the Federal Reserve Board. One requirement of this Act and the Regulation is that all financial institutions must make certain disclosures to EFT users.

**Responsibilities:** You may not use your Card(s) for any illegal or unlawful transaction and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. We may also deny authorization for any Internet gambling transaction. You also promise not to let someone else use your Card(s). If you do, you are agreeing with us that you authorize all use that person makes of your Card(s).

**EFT Charges:** If you are charged a fee for using your card or other Electronic Funds Transfer services we offer, you will receive a notice of a schedule of fees at the same time you receive this disclosure.

## Your Right To Receive Documentation

**Terminal Transfers:** You will get a receipt at the time you make any transaction to or from your accounts using an ATM or POS terminal.

**Periodic Statements:** All checking account customers will receive a monthly account statement. All savings account customers will receive a statement at least quarterly; monthly if electronic funds were made to their account during the preceding month.

**Liability For Unauthorized Transfers:** Tell us AT ONCE if you believe your Credit Union ATM Card or VISA Check Card and/or PIN (Personal Identification Number) has been lost or stolen. If you believe your Credit Union ATM Card or VISA Check Card and/or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your card, 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 that you did not make, 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 hospital stay) kept you from telling us, we will extend the time periods. The credit union is not liable for unauthorized transactions if your PIN is recorded on, or stored with, your ATM/Debit Card.

**Address And Telephone Number:** If you believe your Credit Union ATM Card or VISA Check Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(continued on back)

(continued from front)

**(419) 783-6500 OR WRITE US AT**

**Midwest Community Federal Credit Union**  
**08770 State Route 66 • P.O. Box 608 • Defiance, OH 43512**

**Business Days:** Our business days are Monday thru Friday. Holidays are not included.

**Disclosure Of Account Information To Third Parties:** It is our policy to disclose information to third parties about your account only:

- 1) if you give us your written permission
- 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) where it is necessary for completing transfers.

**Termination Of ATM And POS Services:** You agree that we may terminate this Agreement and your use of the VISA Check Card, Credit Union ATM or POS services, if:

- *You, or any authorized user of your PIN breach this or any other agreement with us*
- *We have reason to believe that there has been unauthorized use of your PIN.*
- *We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.*

**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 enough money in your account to make the transfer,
- 2) if the ATM where you are making the transfer does not have enough cash, or if the other electronic funds transfer is not working properly,
- 3) if our EFT system was not working properly and you knew about the breakdown when you started the transfer,
- 4) if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.

**Credit Union Lien And Security Interest:** To the extent you owe the Credit Union money as a borrower, guarantor endorser or otherwise, the Credit Union has a lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds in order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts to pay any debt or account now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by law.

**Personal Identification Number (PIN):** Upon receipt of your card and Personal Identification Number (PIN), you must sign your name on the signature panel on the back of the card. You are responsible for the proper control and use of the card and PIN. We must be notified immediately if you believe your card has been lost or stolen or if a transfer of funds has been made without your permission. For your protection, you should keep your PIN a secret and not write it on the card or keep it any place where it may be found with the card.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS\***

**TELEPHONE US AT (419) 783-6500 OR WRITE US AT:**

**Midwest Community Federal Credit Union**  
**08770 State Route 66 • P.O. Box 608 • Defiance, OH 43512**

Contact 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. 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 verbally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation 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 decided to do this, we will re-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 re-credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**Special Rules For Point-Of-Sale Transactions:** If the problem concerns a Point-Of-Sale transaction, we will tell you the results of our investigation within 20 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question.

The Credit Union has the right to change the terms of the Agreement at any time and from time to time by giving you advance notice of the intended change or as otherwise permitted by law.

\* Electronic Funds Transfers include all transfers resulting from Automatic Teller Machine and/or Point-Of-Sale transactions.