



24 Hour ATM Debit Card

Disclosure Statement

Credit Union ONE agrees to supply an ATM/Debit card (card) to be used by you for transacting business at any location/ATM authorized to accept the card. The card remains the property of the Credit Union and is returnable at time of account closing, or if privilege abuse takes place, as determined by the Credit Union. All privileges available through use of this card shall terminate on the expiration date set by the Credit Union. Credit Union ONE further agrees to supply a Personal Identification Number (PIN) to its qualified members under the following conditions:

- You must notify the Credit Union orally immediately and in writing within 14 days following, when your card is lost, stolen, misplaced or generally not in your possession.
- You will keep the PIN separate from your card at all times. If NOT kept separate, your privileges may be revoked at Credit Union option.
- You agree not to supply the PIN to any other person.
- You agree not to damage or abuse any machines made available for your use. If suspected of abuse, your privileges may be eliminated at Credit Union option.

Location and Operation of Machines

The Credit Union agrees to provide remote teller services through various networks the Credit Union may become affiliated with from time to time. Upon request, you will be supplied with such listings of machine locations as may be made available by the various networks. Machine locations are subject to change without prior notice. Terminal "down time" must be accepted as occasionally unavoidable.

Type of Transactions Offered

You may use your card for the following types of transactions:

- Cash withdrawals from regular shares and/or checking accounts.
- Deposits of cash or checks to regular shares or checking accounts. (Not offered on Basic Checking Account)
- Transfer of funds between your share and checking accounts.
- Loan payments.
- Point of Sale purchases.

Types of transactions available through individual networks may vary or change from time to time at the option of the network.

Limitations

You may withdraw only the amount available to you each day based on your available savings balance. It is your responsibility to know the exact balance available to you prior to making the withdrawal. Any additional withdrawals may be transacted at any of our branches. You have the right to limit the amount of withdrawals in one day to \$50.00.

Receipts and Statements

A receipt will be issued to you for each transaction and should be kept and verified against the regular periodic statements that will be mailed to you. You will receive a monthly account statement unless there are no transactions in a particular month. In any case, you will get a statement at least quarterly. Receipts and statements are admissible evidence.

Liability for Failure to Make Transfers

If the Credit Union does not properly complete a transfer to or from your account 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, if:

- Through no fault of ours, your account does not contain enough money to make the transfer.
- The transfer would go over the limit on your overdraft line.
- The automated teller machine where you are making the transfer does not have enough cash.
- The terminal was not working properly and you knew about the breakdown when you started the transfer.
- Circumstances beyond our control (such as fire or flood) prevent the transfer.

There may be other exceptions.

Disclosure of Account Information to Third Parties

- We will disclose information to third parties about your account or the transfers you make:
- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with court orders.
- If you give us your written permission.
- As explained in the separate privacy statement.

Liability for Unauthorized Use

If you believe your card has been lost or stolen, you should notify the Credit Union AT ONCE. You could lose all of the funds in your account (plus your maximum overdraft line of credit [if applicable.]) If you notify the Credit Union at the telephone number or address contained in this agreement within two business days after learning of the loss or theft of your card, you can lose no more than \$50.00 if someone used your card without your permission. If you do NOT notify the Credit Union within two

business days after learning of the loss or theft of the card and the Credit Union can prove it could have stopped further unauthorized use if you had notified us, you can lose as much as \$500.00. Also, if your regular statement shows transfers you did not make, the Credit Union should be notified as soon as possible. If the Credit Union does not receive notice within 60 days after it mailed the statement to you, you may not get back any money lost after the 60 days if we can prove the Credit Union could have prevented the loss if you had told us in time. If you are unable to notify the Credit Union for any reason such as a long trip or a hospital stay, we will extend the time periods. You will not be liable for any unauthorized use occurring after you notify us that your card has been lost or stolen or you think someone may use your card without your permission.

*Special Liability Rules for MasterMoney™ Debit Card:

You will not be liable for unauthorized use of your MasterMoney™ Debit Card, when used for point-of-sale transactions (excluding transactions performed at an ATM), if all of the following conditions are met:

- You report the loss or theft of your card within 24 hours of discovering it lost or stolen;
- You can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss or theft;
- You have not reported two or more incidents of unauthorized use to us within the preceding 12 months; and
- Your account is in good standing.

If any of these conditions has not been met, your liability for unauthorized use of your MasterMoney™ Debit Card when used for point-of-sale transactions (excluding transactions performed at an ATM) will be the lesser of \$50.00 or the amount of money, property, labor, or services obtained by the unauthorized use before your 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 received no benefit.

Error Resolution

In case of errors or questions about your electronic transfers telephone us at 800-451-4292 or write us at 400 E. Nine Mile Road, Ferndale, MI 48220-7190 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 sixty (60) days after we sent the first statement on which the problem or error appeared.

Tell us your name and account number. Describe the error or the transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you submit your complaint or question in writing to us within ten (10) business days. Our business days are listed below. We will inform you of the results of our investigation within ten (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 forty-five (45) days to investigate your complaint. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error so you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within ten (10) business days, we may not re-credit your account. You may ask for copies of the documentation that we use in our investigation.

Address to Notify

If your card is lost or stolen or you believe someone may use it without your permission, notify the Credit Union by telephone at 800-451-4292 or write us at Credit Union ONE, 400 East Nine Mile Road, Ferndale, Michigan 48220-7190. During non-business hours (for MasterMoney™ debit card only), call 800-754-4128

Business Days

Our business days are Monday through Friday. Holidays are not included.

Regulatory Authority

If you feel the Credit Union has violated the Michigan Electronic Funds Transfer Act, 1978 PA 322, you may contact the Office of Financial and Insurance Regulation, P. O. Box 30204, Lansing, MI 48909.

Amendment

The Credit Union reserves the right to amend, alter, change or repeal in whole or in part, at any time, and from time to time, the terms and conditions hereof, by written notice sent to you, with or without a periodic statement of the applicable accounts, by deposit of same in the post office in the State of Michigan, with postage prepaid, addressed to you at the latest address shown on the records of the Credit Union, not less than 21 days prior to the effective date of any adverse change.

Fees

Refer to the Credit Union's fee schedule or contact us at the telephone number or address contained in this agreement for current fees. The Credit Union reserves the right to change/implement fees as deemed reasonable in the future. You will receive at least twenty-one days prior notice before implementation of any adverse changes. 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.

