

This disclosure, required by law, is designed to give you information concerning debit card transfers (all of which are considered to be Electronic Fund Transfers or EFT's) out of your checking account.

1. Type of EFT transactions available to you:

- Withdrawal of cash from your account
- Pay for purchases at places that have agreed to accept debit cards.
- Order goods or services by mail or telephone.
- Debit card transfers
- Use of available Automated Teller Terminals (ATM's) if PIN number requested.
- Direct Deposits
- Automatic Debits
- Transfers initiated by a telephone agreement.

2. Limitations on the frequency and dollar amounts of EFT's.

- You may use your debit card for goods and services purchases, and merchant transactions, restricted only by the VISA merchant's limit and available funds in your checking account or covered by an applicable overdraft credit (Convenient Credit Plan). If the purchases and/or the merchant transactions exceed the merchant's limit, the merchant must call for an authorization of your account. Transactions will be authorized up to your authorization limit, which you received when your card was sent to you. For security reasons, there are limits on the number of these transactions that may be authorized.
- For security reasons, there are limits on the combined number of cash withdrawals and authorized merchant transactions on your account each day.
- When you withdraw cash from your account at Countryside FCU or another financial institution, the amount you withdraw, combined with all other purchases and cash advances authorizations, is used to determine whether you have reached your Authorization Limit. Transactions will be authorized up to your Authorization Limit.
- For security reasons, there are limits on the number of cash withdrawals from VISA automated teller machines (ATM's) each day.

3. Charges for EFT's or the right to make EFT's:

- \$1.00 for each time you use your debit card in a VISA/ATM in excess of 4 times in a calendar month.
- \$20.00 each time your checking account and all applicable overdraft credit lines become overdrawn.
- \$5.00 to transfer funds from your other accounts to cover an insufficient checking balance.
- \$10.00 to place a stop payment.
- 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).

4. The business days of Countryside FCU are Monday through Friday. The following holidays are not business days. New Year's Day. Memorial Day. Independence Day. Labor Day. Thanksgiving Day. Christmas Day. In addition Countryside FCU observes certain general banking holidays.

5. Here is your right to receive documentation of EFT's.

- You will receive monthly account statements.

6. Here is a summary of our liability to you for failure to stop certain 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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over your available credit.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.
- The Credit Union cannot honor stop payment requests on Card Withdrawals.

7. Here is a summary of your liability for unauthorized EFT's.

Tell us *At Once* if you believe your card has been lost or stolen. 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, you can lose no more than \$0 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 debit card without your permission if you had told us, you could lose up to \$50. 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 if we can prove that we could have stopped someone from taking the money if you had told us in time.

8. Your Visa debit card also allows you to conduct transactions on the Plus and Accel Exchange debit networks, which will generally require you to enter your PIN (Personal Identification Number). Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

9. If you believe your debit card has been lost or stolen or that someone has transferred or may transfer money from your account without permission, telephone us at Countryside FCU 315-445-2300, email us at cfcu@countryside.org or write us at the address below as soon as possible.

10. Here are the circumstances under which we will disclose information to third parties about your account or the transactions you make:

- Upon your signed written request to third parties.
- Upon proper legal request from a government agency or court.
- In order to verify sufficiency of your balance upon merchant request in processing a transaction.

11. Stop Payment of Preauthorized Transfers(s). A member who wants to stop payment on a preauthorized transfer must notify the credit union orally, electronically, or in writing at least three business days before the scheduled transfer date.

- If the notification is oral, the credit union can require written confirmation within 14 days, provided that:
 - The member is advised about the written confirmation requirement at the time the oral notification is received.
 - The credit union gives the member an address where the written confirmation should be sent.

12. Provisional Payment Disclosures:

13. In case of errors or questions about your Electronic Transfers:

Telephone us at Countryside FCU 315-445-2300, email us at cfcu@countryside.org or write us at the address below as soon as possible. If you think your statement or a receipt is incorrect, or if you need more information about a transaction 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.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in 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 send us your inquiry in writing within 10 business days.

We will tell you the results of our investigation within 10* business days (10 business days, in the case of a transfer resulting from a point of sale debit card transaction or a transfer initiated outside the United States) 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 for foreign transactions) to investigate your inquiry. If we decide to do this, we will re-credit your account within 10 business days (5 days for foreign transactions) so that you will have the use of the money during the time it takes us to complete our investigations. If we ask you to put your inquiry 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 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

*If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

**If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have 90 days instead of 45 to investigate.

Countryside Federal Credit Union, P.O. Box 3247, Syracuse, NY 13220-3247, 315-445-2300