

business days of when you discover the loss or theft of the card, you will be liable for the first \$50.00. If you do not tell us within 2 business days, your liability is the greater of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

b. Contact us in the event of an unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed at the end of this Disclosure.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this Disclosure, 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.
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 may require you to send us your complaint or questions in writing within 10 business days.

We will determine whether an error occurred within 10 days (5 business days for Debit Card point-of-sale transactions and 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 credit your account within 10 business days (5 business days for Debit Card point-of-sale transactions and 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 ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit 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.

You may ask for copies of the documents that we used in our investigation.

The Educational Community Credit Union Debit Card is subject to service charges in accordance with the Fee Schedule and can be revoked at the Credit Union's option for any reason, and at any time.

Educational Community Credit Union
1221 E. Grand
Springfield, MO 65804
Business Days: Monday - Friday
Excluding Federal Holidays
417-831-0534

**Important VISA Debit
Card Information**



Business Days: Monday through Friday
Excluding most Federal Holidays

Main Office:

1221 E. Grand
Springfield, MO 65804

Open Hours:

Lobby 8:45 - 5:15
Wednesday Lobby 10:00 - 5:15
Drive Thru 7:30 - 6:00
Friday Drive Thru 7:30 to 7:00

Phone: 417-831-0534 **Fax:** 417-831-2719

Branson Office:

1440 State Highway 248
Suite A, Branson, MO 65616

Open Hours:

10:00 - 5:30

Phone: 417-339-3954 **Fax:** 417-339-3956

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Types of Debit Card Automated Teller Machine (ATM) Transactions - You may access your account(s) using your debit card and personal identification number to:

- a. Make deposits to checking account(s) with a debit card.
- b. Make deposits to savings account(s) with a debit card.
- c. Get cash withdrawals from checking account(s) with a debit card.
- d. Get cash withdrawals from savings account(s) with a debit card.
- e. Transfer funds from savings to checking account(s) with a debit card.
- f. Transfer funds from checking to saving account(s) with a debit card.
- g. Transfer funds from line of credit to checking account(s) with a debit card.
- h. Get information about:
 - the account balance of your checking account(s)
 - the account balance of your savings account(s)Some of these services may not be available at all ATM terminals.

Types of Debit Card Point-of-Sale (POS) Transactions - You may access your checking account(s) to purchase goods (in person or by phone), pay for the services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution if financial institution permits.

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using an automated teller machine or point-of sale terminals.

Periodic statements. You will get a monthly account statement from us for your checking account.

FINANCIAL INSTITUTIONS'S LIABILITY

Liability for failure to make transfer. 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:

- a. If, through, no fault of ours, you do not have enough money in your account to make a transfer.
- b. If you have an overdraft line and the transfer would go over the credit line.
- c. If the automated teller machine where you are making the withdrawal does not have enough cash.
- d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- f. There may be other exceptions not specifically stated in this agreement.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- a. where it is necessary for completing transfers; or
- b. in order to verify the existence and condition of your account for a third party,

- such as a credit bureau or merchant; or
- c. in order to comply with a government agency or court orders; or
- d. if you give us written permission.

UNAUTHORIZED TRANSFERS

a. Member Liability. 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 a transaction is made with your card or card number without your permission, and is either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. Your liability for unauthorized use of your card or account will be determined under the following paragraphs for transactions that are not Visa or Interlink transactions, for transactions at ATM's, or if you were grossly negligent in the handling of your account or card.

If you tell us within two business days, 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 \$500.00.

Also, if our 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 a hospital stay) kept you from telling us, we will extend the time periods.

There is an additional limit on liability for Debit Card, when used for point-of-sale transactions. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions. If you report the loss or theft of your card within 2