

A fee will be imposed on all foreign transactions, including purchases, cash withdrawals, cash advances and credits to your account. Fees are in U.S. dollars. See Fee Schedule for all applicable fees. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands, and specifically includes Internet transactions and telephone transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.

You will be denied the use of the VISA DEBIT CARD if you exceed the daily withdrawal (or purchase limit), do not have adequate funds available in your account, you do not enter the correct PIN, there is a security hold on your account due to suspected fraud, you have a delinquent loan or you exceed the frequency of usage limitation. The receipt provided by the NYCE, PLUS or ALLPOINT Network ATM, ATM or Merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your VISA DEBIT CARD at an ATM. The number of attempts that result in machine retention is not revealed for security reasons.

LIABILITY DISCLOSURE - If you believe your VISA DEBIT CARD or your PIN has been lost or stolen or that an unauthorized transfer or purchase from any of your accounts has occurred or may occur, connect with us by sending a secure message from within online/mobile banking, visiting service1.org and starting a chat with a member of our team, or calling 800.562.6049.

A new card may be issued to you at that time and your old card will be canceled. After such time, if you find your old card, you must destroy it. If you attempt to use your old card it may be captured and retained by the NYCE, PLUS or ALLPOINT Network ATM, or ATM. Telephoning us at (570) 271-6060 or 1-800-562-6049, is the best way of keeping your losses to a minimum. If you telephone us, we may require that you send us written confirmation of your loss or suspected error to be received by us within ten (10) business days of your phone call.

You may be liable for the unauthorized use of your Debit Card if you fail to notify us of unauthorized transactions to your Debit Card:

- A. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use.
- B. You will have no liability for unauthorized purchases made with your Debit Card. Cardholder may have liability if it is determined that the cardholder was grossly negligent in the handling of the account or card.

PROOF OF CANCELLATION - If you are paying a recurring charge with your debit card and submit a dispute to Service 1st for the charge, we reserve the right to request proof of cancellation of the charge with the merchant.

BUSINESS DAYS - For debit card purposes, business days are Monday — Friday.

CHARGES FOR TRANSACTIONS - There are certain service charges for some transactions and replacements of the Debit Card. All service charges are listed in the Service 1st schedule of fees for credit union services and these schedules are available in all branches of Service 1st. If we charge for our electronic transfer service, you will receive a fee schedule for this service. We reserve the right to charge your account in accordance with the fee schedule that will be provided to you at least thirty (30) days prior to assessment or change in assessment.

- A. When you use your debit card at any ATM not operated by the credit union, you may incur a “foreign” ATM fee (surcharge) or out-of-network fee for transactions, including balance inquiries.
- B. A replacement fee may be assessed for replacement of a lost/stolen VISA DEBIT CARD.
- C. A reactivation fee may be assessed if your debit card is suspended due to unauthorized debit card transactions.

DEPOSIT INFORMATION - Deposits made at NYCE, PLUS or ALLPOINT Network ATMs are posted to your account according to the rules and regulations of those account(s) and our funds availability policy. You may not deposit any foreign currency. A. SERVICE 1ST reserves the right to verify the items so deposited before such funds are made available to you. When all of the deposited funds become available, you may withdraw against the entire amount deposited up to the daily withdrawal limit. Not all ATMs accept deposits. There may also be a limit on the amount of funds which you may deposit or withdraw at certain ATMs. B. Deposit made in other states. You may deliver cash, checks and other items at most NYCE or PLUS SYSTEM ATMs, for transmission to us to deposit to your account(s).

However, some NYCE or PLUS SYSTEM ATMs may not accept such items for deposit and certain other NYCE or PLUS SYSTEM ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account.

If the amount of the funds contained in your deposit differs from the amount you have indicated to the NYCE or PLUS SYSTEM ATM, we will adjust your account(s) to reflect the amount we have received and advise you of any difference.

RECORD OF TRANSACTION - You will receive a printed receipt for each NYCE, PLUS or ALLPOINT Network ATM, ATM or Purchase transaction which you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges which we may impose for such services or transactions. You may not receive a receipt for small value transactions of \$15.00 or less.

JOINT ACCOUNT LIABILITY - If the VISA DEBIT CARD is issued for a joint account, you agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account. You agree that if you make deposits to your account(s) with items other than cash (checks, drafts or other items) and we make funds available to you from such deposits prior to their collection, you agree that we may deduct the amounts of such funds from your account(s) which are not collected or, if the funds in your account(s) are insufficient at such time, you will promptly pay to us any amount of such funds which are not collected. You agree that from time to time we may amend or change the terms of this Agreement including amendments or changes to add further VISA Debit Card services or to amend or change the charges for these services. We may do so by notifying you in writing of such amendments or changes and your use of the VISA Debit Card after the effective date of any such amendments or changes shall constitute your acceptance and agreement to such amendment or change.

OWNERSHIP - You agree that the VISA DEBIT CARD is our property and you will surrender it to us upon our request. You agree that the VISA DEBIT CARD is non-transferable.

- OUR LIABILITY FOR FAILURE TO COMPLETE AN ELECTRONIC FUND TRANSFER TRANSACTION** - If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:
- A. there are insufficient funds in your account to complete the transaction through no fault of ours;
 - B. the funds in your account are unavailable;
 - C. the funds in your account are subject to legal process;
 - D. the transaction you request would exceed the funds in your account plus any available overdraft credit;
 - E. the NYCE, PLUS or ALLPOINT Network ATM or ATM has insufficient cash to complete the transaction;
 - F. your card has been reported lost or stolen and you are using the reported card;
 - G. we have a reason to believe that the transaction requested is unauthorized;
 - H. the failure is due to an equipment breakdown which you knew about when you started the transaction at the NYCE, PLUS or ALLPOINT Network ATM;
 - I. the failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure or by another cause beyond control;
 - J. you attempt to complete a transaction at an ATM or Merchant terminal which is not a permissible transaction listed above; or
 - K. the transaction would exceed security limitations on the use of your VISA DEBIT CARD.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

LIABILITY FOR UNAUTHORIZED USE - You will be liable for all electronic fund transfers to which you have agreed. If you use your VISA DEBIT CARD for transfers from your account, or you permit another individual to use your card(s) for this purpose, you are authorizing them to act on your behalf and will be responsible for any use of the card(s) by them.

VERIFICATION OF RECEIPT - To determine that funds transferred into your account have been received, connect with us by sending a secure message from within online/mobile banking, visiting service1.org and starting a chat with a member of our team, or calling 800.562.6049.

ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURNED CHECK FEES - If you pay something with a check or share draft you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told

(orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization. You authorize us to collect a fee through an electronic fund transfer from your account if your payment is returned unpaid. If your payment is returned because the available balance in your account is not sufficient to cover it and it is presented for payment again, Service 1st will charge a return item fee each time it returns the payment because it exceeds the available balance in your account. If, on representation of the payment, the available balance in your account is sufficient to cover it, Service 1st may pay the payment, and, if payment causes an overdraft, charge an overdraft fee. (See current fee schedule).

STOP PAYMENT OF TRANSFERS FROM YOUR ACCOUNT - You may stop payment on a pre-authorized debit by notifying SERVICE 1ST in writing or orally at least (3) business days before the scheduled transfer date. SERVICE 1ST will require written confirmation to be made by you within 14 days of your oral notification. If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

TIMEFRAME FOR DISPUTING A CHECK - To dispute a check that cleared your account, you have 60 days from the date of the statement in which the check cleared to notify us.

ERROR RESOLUTION NOTICE - IN CASE OF UNAUTHORIZED ELECTRONIC FUND TRANSFERS AND/OR ERRORS, QUESTIONS ABOUT YOUR TRANSACTIONS, WRITE US AT:
SERVICE 1ST FEDERAL CREDIT UNION
1985 MONTOUR BLVD, PO Box 159
DANVILLE, PA 17821-9122

or connect with us by sending a secure message from within online/mobile banking, visiting service1.org and starting a chat with a member of our team, or calling 800.562.6049 as soon as you can or if you think your statement or receipt is wrong 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 you the FIRST statement on which the problem or error appeared. If you do not tell us within 60 days after you received your statement, you may not get back any money lost after the 60 days, if we can prove that we could have stopped the transfers from occurring if you had told us in time. If a good reason (such as a hospital stay) prevented you from telling us, we will extend the time periods. You must provide us with the following:

- A. Tell us your name and account number.
- B. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you feel you need more information.
- C. Tell us the dollar amount of the suspected error.

If you tell us orally, 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 decide to do this, we will 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 credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

If we decide that there is 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 we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

electronic funds transfer act

Disclosure for:

Online Banking

Bill Payer
(Electronic Bill Payment Service)

Mobile Banking

Mobile Deposit Service

VISA® Debit Card



Federal Credit Union | Friends you can bank on.

Service 1st Federal Credit Union
1985 Montour Blvd.
PO Box 159
Danville, PA 17821-9122

Toll-Free: (800) 562-6049
(570) 271-6060 | (570) 271-8793 (fax)

www.service1.org

FEDERALLY INSURED BY NCUA | EQUAL HOUSING LENDER

DISCLOSURE STATEMENT

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Funds Transfer Act with regards to any Electronic Fund Transfer services such as direct deposits, pre-authorized deductions, Mobile Banking, Mobile Deposit Service, Online banking (Internet Banking), Bill Payer (Electronic Bill Payment Service), and Debit Card. In this disclosure statement "Checking Account" refers to our accounts that provide you with checking privileges; "Regular Savings Account" means any savings account with Service 1st Federal Credit Union ("Service 1st," "credit union").

24-HOUR ACCOUNT ACCESS BY PHONE

TERMS AND CONDITIONS

- You will not disclose your account information or otherwise make it available to anyone not a signatory on the membership.
- You understand that all terms and conditions associated with your Savings, Checking, or Loan Accounts, which are affected or accessed are incorporated herein by reference.
- You further acknowledge and agree that any authorized user of your account information will have complete access to any and all sub-accounts of your primary account number.
- Service 1st reserves the right to terminate or change the terms and conditions of this agreement at any time; you will be notified of such changes.
- Your monthly statement will be your receipt of transactions.
- Amendments to this agreement may be provided to you, in accordance with applicable law, without restatement of the above terms.
- Service 1st is not responsible for the misuse of your account information by authorized users.

SERVICE 1ST ONLINE BANKING

TERMS AND CONDITIONS

- You will not disclose your login credentials or otherwise make them available to anyone not a signatory on the membership. If you do, you may be giving up your right to dispute unauthorized transactions conducted via Service 1st online banking.
- You understand that all terms and conditions associated with your Savings, Checking or Loan Accounts, which are affected or accessed by Service 1st online banking, are incorporated herein by reference.
- You further acknowledge and agree that any authorized user of your login credentials will have complete access to any and all sub-accounts of your primary account number.
- Service 1st reserves the right to terminate or change the terms and conditions of this agreement at any time; you will be notified of such changes.
- Amendments to this agreement may be provided to you, in accordance with applicable law, without restatement of the above terms.
- Service 1st is not responsible for the misuse of your login credentials by authorized users.

Transfers/Withdrawals. You may transfer or withdraw funds between/from your Savings, Checking, Loan and other accounts you have access to including accounts at other institutions. See the Terms and Conditions in Online Banking for transfers to/from other financial institutions.

Access Limitations. Service 1st reserves the right to limit the amount of online access per month or per session. Service 1st does not intend to charge a fee for this service. We do however, reserve the right to do so in the future and will provide thirty (30) days advance notice to all users through the system. All transactions generated by you through Service 1st online banking will appear on your monthly statement. All owners agree to be liable for any negative balances, including fees and costs, created by the actions of any joint owner, in any jointly held account.

Security. Please consider the privacy and security settings of your device or third-party applications before opening, forwarding, or downloading your statements, as once they are downloaded, they are outside the credit union's secure online application. Saving or transmitting any information outside of the application is done so at your own risk.

BILL PAYER (ELECTRONIC BILL PAYMENT SERVICE)

You may use Bill Payer to establish an unlimited number of payees/merchants to be paid from your Service 1st Checking Account. By providing us with the merchant name and address, you authorize us to honor any payment instructions which we receive from you through Bill Payer. You may designate the day on which payment should be sent. Funds for Bill Payer payments need to be available by 3:00 PM EST the day of the scheduled payment. You must allow at least five (5) business days for mailing and processing and you agree Service 1st will not be liable for any late charges or other costs due to late payments.

OVERDRAFT - If I am using Bill Payer, I acknowledge it is my responsibility to ensure enough

funds are in my Checking Account on the days bills are scheduled to be paid. I understand I will incur a fee based on the current fee schedule if funds are not available in my account at the time the bill is to be paid.

GOVERNING LAW - If I am using Bill Payer, I acknowledge it is my responsibility to verify the name and address shown for each merchant whom I designate to receive payments from my account, in order to ensure it is the correct person and at the correct location. I understand Service 1st will not be held liable for any data I have entered incorrectly. I understand some payments are made electronically and some payments are made via check, depending on the merchant. Electronic payments are made on the next business day after I designate the payment with Bill Payer. Check payments will be mailed on the second business day after I designate the payment with Bill Payer. Saturdays and Sundays are not considered business days. Service 1st reserves the right to terminate any or all Bill Payer services in the event of a security breach, suspicious activity, excess overdrafts of the Checking Account, or for other reasonable grounds.

SECURITY FEATURES - Bill Payer is accessible through your Service 1st online and mobile banking accounts and provides a secure environment to pay bills online.

CANCEL OR STOP PAYMENT - If you scheduled in advance a payment or payments out of your account that you wish to cancel, you may delete the payment(s). The payment must be deleted by 8:00 a.m. EST on the day it is scheduled to debit your account. If the payment has already been debited from your account, you may be able to place a stop payment on these payments. Connect with us by sending a secure message from within online/mobile banking, visiting service1.org and starting a chat with a member of our team, or calling 800.562.6049.

I understand I will incur a fee based on the current fee schedule and it will be charged to my Checking Account. You will need to provide us with the following information when making a stop payment request:

- your name and member (account) number;
- the name of the payee;
- the amount of the payment you want stopped; and
- the date the payment is scheduled to be paid.

MOBILE BANKING

Our Mobile Banking services currently include iPhone, iPad and Android apps.

Transfers/Withdrawals. You may transfer or withdraw funds between/from your Savings, Checking, Loan and other accounts you have access to.

Access Limitations. Service 1st reserves the right to limit the amount of mobile banking access per month or per session. Service 1st does not intend to charge a fee for this service. We do however, reserve the right to do so in the future and will provide thirty (30) days advance notice to all users through the system. All transactions generated by you through Mobile Banking will appear on your monthly statement. All owners agree to be liable for any negative balances, including fees and costs, created by the actions of any joint owner, in any jointly held account.

Security. Please consider the privacy and security settings of your device or third-party applications before opening, forwarding, or downloading your statements, as once they are downloaded, they are outside the credit union's secure mobile application. Saving or transmitting any information outside of the application is done so at your own risk. Text and data charges may apply. See your carrier for details.

MOBILE DEPOSIT SERVICE

You may use the Mobile Deposit Service to deposit checks into your credit union account(s) by taking a photograph of the check(s) with your cell phone or tablet device and entering the dollar amount of the check(s).

- Eligible members may deposit up to a designated amount into Share Draft Account(s), Regular & Special Savings Account(s) or Money Market Account(s).
- The total amount posted during each mobile deposit will be credited to the specified account and available for withdrawal in accordance with the terms and conditions of the Funds Availability Policy previously provided to you.
- If you think you have made an error during a mobile deposit or you have a question about your mobile deposit, connect with us by sending a secure message from within online/mobile banking, visiting service1.org and starting a chat with a member of our team, or calling 800.562.6049.
- Some items are not considered acceptable deposits. Unacceptable deposits may

result in the reversal of the deposit to your account and the assessment of a fee, which may result in a negative Share balance on your account.

E. You agree to immediately reimburse Service 1st for any negative balance in your account caused by your use of Mobile Deposit Service. If your use of Mobile Deposit Service causes a negative balance in your account, you agree to pay Service 1st's overdraft fee.

F. Misuse of this service may result in the suspension of the service.

VISA® DEBIT CARD

The undersigned ("you" or "you"), in consideration of SERVICE 1ST, ("we" or "us") issuing to you a VISA® DEBIT CARD, hereby agrees to be legally bound by the following terms and conditions. You agree that using your credit card or debit card in connection with an illegal activity or transaction, or for the purchase of illegal goods or services (collectively "Misuse of Card"), will constitute a default by you, and a breach of your obligations, under every agreement you have with the credit union, including but not limited to agreements for debit cards, credit cards, and extensions of other credit. You agree that your purchase of illegal goods or services is distinct and separate from your use of a credit card or debit card as a way to pay for such goods or services. You agree that Misuse of Card does not excuse you from liability for any charges incurred, and you waive the right to sue the credit union with respect to any such charges, your use, or your purchase or any illegal goods or services, including but not limited to gambling and internet gambling. You agree to indemnify and hold harmless the credit union from liability in any suits, claims or other legal action you bring, or which may be brought on your behalf, in connection with any such goods, services, or charges. Moreover, you agree to pay the legal fees the credit union incurs in defending itself in any such suit, claim, or legal action, regardless of the outcome, which reimbursement shall be due upon demand by the credit union in their discretion.

If your card is not activated within a certain time period set by the credit union, it may be cancelled. If you do not use your card within a certain time period, you may be charged a fee, as disclosed on the credit union's fee schedule.

ACCOUNTS AND USES OF VISA® DEBIT CARD - You hereby request that we issue to you one or more VISA DEBIT CARD(s) to be used in connection with such accounts as described in this Agreement. You understand you may use your VISA DEBIT CARD Identification Number (PIN) at NYCE, PLUS or ALLPOINT Network ATMs located in the United States to conduct any of the following transactions for each of the accounts you have requested to be accessed by your VISA DEBIT CARD:

- | | |
|--|--|
| A. Withdraw cash from: | C. Transfer funds from: |
| <ul style="list-style-type: none">Your Savings AccountYour Checking Account | <ul style="list-style-type: none">Your Savings AccountYour Checking Account |
| B. Deposit cash, checks or drafts to: | D. Obtain the available balance from: |
| <ul style="list-style-type: none">Your Savings AccountYour Checking Account | <ul style="list-style-type: none">Your Savings AccountYour Checking Account |

The use of this service may also affect or be affected by the rules governing other credit union services. Such services as: VISA, Payroll Deduction, ACH deposits or withdrawals, checking, overdrafts, audio response systems, transfers, etc., may be affected by the rules and regulations governing this Service Agreement.

We wish to inform you that some NYCE, PLUS or ALLPOINT Network ATMs located in these areas may only provide access to the accounts you have designated as your primary Transaction, Savings or Checking accounts. NOT ALL NYCE, PLUS or ALLPOINT Network ATMs MAY ACCEPT DEPOSITS, THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS YOU MAY DEPOSIT OR WITHDRAW IN CERTAIN NYCE, PLUS or ALLPOINT Network ATMs AND SOME ATMS IMPOSE SURCHARGES.

From time to time, we may make arrangements with other ATM networks to allow cash withdrawals or obtain the available balances from accounts you have designated to be accessed by your VISA DEBIT CARD. Contact the credit union for a complete up-to-date list of those ATM locations.

You further understand you may use the CREDIT UNION VISA DEBIT CARD to purchase goods and services (Purchase) at any retail establishment (Merchant) where the VISA DEBIT CARD is accepted to make a Purchase or obtain cash, if permitted by the Merchant, you shall be requesting us to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from your primary Share Draft (Checking) Account designated on your application form and directing or ordering us to pay such funds to the Merchant.

You request that we provide to you such other services or access to other ATM systems or networks using the VISA DEBIT CARD which we may later make available and which we will advise you are offered in connection with your accounts(s). You also understand that

from time to time you may request in writing that we provide access to additional accounts of yours through the VISA DEBIT CARD we have issued you. You agree that the uses of the VISA DEBIT CARD described in this Agreement which is accessed by such card applies.

USE OF PERSONAL IDENTIFICATION NUMBER ("PIN") WITH VISA DEBIT CARD You understand that NYCE, PLUS or ALLPOINT Network ATMs or an ATM is an automated teller. It can and will perform many of the same tasks as a human teller. You acknowledge that the Personal Identification Number or PIN which you use with the VISA DEBIT CARD is your signature, identifies the bearer of the Card to the NYCE, PLUS or ALLPOINT Network ATM, or other network ATM and authenticates and validates the directions given just as your actual signature and other proof identify you and authenticate and validate your directions to a human teller. You also understand that a Merchant which accepts the VISA DEBIT CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of your PIN and when your PIN is used at a Merchant's terminal, it will authenticate and validate your directions given to us. You acknowledge that your PIN is an identification code that is personal and confidential and that the use of the PIN with the VISA DEBIT CARD is a security method by which we are helping you to maintain the security of your account(s). Therefore, YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS YOUR PIN. If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the Credit Union and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of this PIN and the Credit Union suffers a loss, we may terminate your electronic funds transfer and account services immediately.

LIMITATIONS ON THE USE OF YOUR VISA DEBIT CARD

Settlement Day Limits					
Card Type	ATM	POS Purchase	Bill Pay	Sig Auth	Combined Total
VISA Debit Card	\$500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$5,000.00

You may use the VISA DEBIT CARD to withdraw up to the limit shown per day including Purchase transaction at NYCE, PLUS or ALLPOINT Network ATMs, other ATMs which we inform you are available for you to use and at Merchants, from one or a combination of your accounts, provided the funds are available in your accounts. Limits are reset once each calendar day. There are also certain limitations on the frequency of use of the VISA DEBIT CARD each (calendar) day. These limitations are imposed for security purposes. However, these limitations are not revealed for security reasons. (SERVICE 1ST is not obligated to maintain such limitations.)

Service 1st reserves the right to verify the items so deposited before such funds are made available to you; however, you may withdraw against the amount deposited up to a maximum of 100 percent of the deposit or \$225.00, whichever is less. The merchant may be required to obtain an authorization from us for any transaction over a certain dollar amount. The available balance in your checking account will be reduced by the amount of any transaction for which the merchant has received an authorization from us, even if the documentation evidencing the transaction has not yet been received and processed by us. The "hold" placed on your account will be released when documentation matching the authorized transaction amount has cleared through us, or four (4) calendar days after the transaction date ("hold period"), which ever occurs first. You understand that you may also use your VISA DEBIT CARD at automated teller machines (ATMs) located throughout the United States, Canada and countries which display the NYCE, PLUS SYSTEM or ALLPOINT name and logo on such machines similar to such logo on your VISA DEBIT CARD. Cash withdrawn from Automated Teller Machines, outside the United States, is disbursed in that country's currency and is deducted from your credit union account at the current exchange rate. You may use such NYCE, PLUS SYSTEM and ALLPOINT ATMs to withdraw cash, transfer funds or obtain balance information from your accounts and such additional services as may be offered in the future.

Purchases, cash withdrawals and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from a range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from what would have been used on the purchase date or cardholder statement processing date.