

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card, and we can prove that 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 contact us within sixty (60) days after the statement was mailed to you, you may get back any money you lost after sixty (60) days, if we can prove that we could have stopped someone from taking money from your account had you 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.

Contact in event of unauthorized transfer: If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: (616) 257-4285 or 800-253-4634, or write: 841 36th Street SE, Wyoming, MI 49509-3543.

Reversal of Transaction: We will reverse an EFT transfer resulting from a POS transaction at a Participating Merchant and credit your account for the full amount of the transfer if all of the following occur:

1. You provide us notice that a good faith effort was made to resolve the problem, and make assurance to us that returnable goods were returned to the Participating Merchant
2. The amount of the transaction was \$50.00 or more.
3. We receive from you during our Business Day an oral or written request for the reversal within four (4) days of the transaction.
4. You verify the reverse order, notice and assurance in writing within fourteen (14) calendar days following oral notification, on a form to be provided by us for that purpose. If we do not receive the written verification, we will reinstate the original charges made to your account.

Disclosure of Information to Third Parties: We will disclose information to third parties about your account, or the transfers you have made:

1. When it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or

4. If you give us written permission.

Liability for Failure to Complete EFT Transfers: If we do not properly complete an EFT to or from your account on time or in the correct amount in accordance with the terms of this Agreement, we will be liable for your loss or damage. However, we will not be liable, if:

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- We have terminated this Agreement, or the transaction would have exceeded your established credit line.
- The terminal, or any part of the system supporting the operation of the terminal, was not working properly and you knew of the breakdown when you started the transaction or at anytime during the transaction.
- The terminal where you attempted to make the transaction did not have enough cash to complete the transaction.
- Your Card had been reported lost or stolen, or we have reason to believe that a transaction was not properly authorized.
- When despite reasonable precautions taken by us, an act of God or other circumstances beyond our control interfered with or prevented the transaction.
- When we receive inaccurate or incomplete information needed to complete the transaction.
- If any authorization for completing the EFT transfer had been revoked by an operation of law.
- In the case of preauthorized transfers, we will not be liable where there was a breakdown of the system that would normally handle the transfer at the time the transfer should have occurred.
- There may be other exceptions provided by applicable law.

Amendments: We may change or amend any of the terms and conditions of this Agreement at any time after giving you written notice at least twenty-one (21) days prior to the effective date of the change or amendment.

Termination of Prior Agreement: Upon your receipt of this Agreement, this Agreement supercedes any prior agreement provided to you by us.

Revised 9/30/10

Member Services

- Share Savings Accounts
- No Fee Checking Accounts
- Tiered Rate Money Market Accounts
- Traditional and Roth IRAs
- Term Share Certificates
- Christmas and Vacation Clubs
- New and Used Vehicle Loans
- Recreational Vehicle Loans
- Closed-end & Home Equity Line of Credit Plans
- Overdraft Protection Line of Credit Plans
- Easy Line of Credit Plans
- Classic, Gold & Platinum Visa
- ATM and Debit Cards
- 24/7 Audio access
- 24/7 Internet access
- CU*Easy Pay Bill Payment
- Shared Branch access through Xtend Shared Branching
- Mortgages
- Cashiers Checks & Money Orders
- Visa Gift & Prepaid Debit Cards
- Notary Service
- Discounted Rates for Auto-Home-Life-Supplemental Insurance
- Accel Financial Counseling

ATL Federal Credit Union

841 36th Street SW
Wyoming, MI 49509
616-257-4285
800-253-4634

Electronic Funds Transfer Agreement



Electronic Fund Transfer Agreement

This agreement is between the Credit Union Member (designated as "you, your") and ATL Federal Credit Union (designated as "we, us, our").

This Electronic Fund Transfer Agreement describes the type of electronic fund transfer ("EFT") services that we provide. This Agreement should be reviewed carefully, since it informs you of the terms and conditions that apply to these services. Should any inconsistencies exist between these terms and conditions and the general rules and regulations of your deposit account(s), these terms and conditions govern with regard to EFT services. Please keep this Agreement for future reference.

TYPES OF SERVICES

Accounts Affected: Both Regular Share and Share Draft account types in the credit union can be subject to some kind of "electronic fund transfer" service:

These account types are referred to in this agreement as "your account(s)". You have designated which of your account(s) you want to be subject to a particular type of electronic fund transfer service. You may change those instructions in the future to the extent our electronic fund transfer programs permit at that time.

Automated Clearing-House Transfer Services: We offer preauthorized EFT services through the Payments Authority. We are able to electronically transfer funds from your account(s) to accounts at other financial institutions or receive funds electronically from other financial institutions for deposit to your account(s). Because you must authorize such transfers in advance, these transfers are called "Preauthorized Transfers". Examples of these services are direct deposit of payroll, social security and other government payments and automatic bill payment services (direct debit).

Automated Teller Machine (ATM) Transactions: If you have an ATM card for which we have issued a Personal Identification Number (PIN), you can use the card to make any of the following transactions at any automated teller machine network that is a part of a electronic fund transfer service network to which we belong. (Some transactions listed below may not be available to all networks.):

- Deposits to your Share Draft, and/or Regular Share accounts. (Deposits can only be made at ATMs in Michigan.)
- Cash withdrawals from your Share Draft, and/or Regular Share accounts.
- Transfer funds (non-cash) from your Regular Share account to your Share Draft account or from your Share Draft account to your Regular Share account.
- Verify balances in specified savings, checking or loan accounts that you have with us. (Those are not "electric fund transfers.")

Point of Sale Transactions: If you have an ATM card for which we issued you a PIN, you may also use the card to purchase goods or services from merchants who have arranged to accept your ATM card as a means of payment. These merchants are referred to as "Participating Merchants" and will display a logo or other symbol that identifies them as a merchant who will accept your card, i.e. ML Pay. Purchases made with your ATM card, including any purchases where you receive cash back, are referred to as "point of sale" (POS) transactions and will cause your share draft account to debited for the amount of the purchase. Only share draft accounts may be used in connection with POS transactions performed with your ATM card.

Fees: A fee may be charged for an EFT or a balance inquiry at an ATM by an ATM operator not holding your account; or by any national, regional, or local network used to complete the transaction.

Discontinuation of EFT Services: You have previously told us which EFT services you want to use. You can discontinue use of any such service at any time. If you begin using a different EFT service, we must be notified of the account(s) to be affected. We may make additional types of EFT services available in the future. We may also discontinue one or more of our EFT services, but if we do, we will give you at least 21 days advance notice in writing.

SERVICE LIMITATIONS

Minimum Balance: You must always maintain a minimum balance of \$5.00 in a Regular Share account to be entitled to make "electronic fund transfers" affecting your account. We reserve the right to increase the minimum balance requirement or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

Limitation on the Number of Transfers: The following apply:

- The limit on the number of cash withdrawals is stated in the Current Service Fees schedule you received when you applied for your card.
- We limit the number of transfers from your Non-transaction account to another account, or to a third party by preauthorized, automatic or telephone transfer to six (6) per month, or statement cycle. Your Truth in Savings Disclosure will state if your savings is considered a Non-transaction account.

Limitations on Dollar Amounts of ATM and Point of Sale Transfers: The dollar limit on cash withdrawals or POS purchases is stated in the Current Service Fees schedule given to you when you applied for your card and attached to this agreement.

NOTE: For security reasons, there may be other limits on the number and dollar amount of transfers you can make through our terminals and point of sale transfers.

Charges: Charges for ATM and POS transactions are stated in the Current Service Fees schedule given to you when you applied for your card and attached to this agreement.

RIGHTS AND RESPONSIBILITIES

Notification of Regulatory Authorities: Federal Law governs

this financial institution. You may notify the federal agency noted below of any violation of law. The address of this agency is as follows:

Division of Consumer Affairs
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

Business Day: For purposes of this agreement, a Business Day is Defined as: Monday through Friday, 8:30 a.m. to 5:00 p.m., except Holidays.

Documentation of Transfers: The following documentation will be provided:

Terminal Transfers: You will receive a receipt at the time you make any EFT transaction to or from your account at an ATM terminal or participating merchant.

Preauthorized Transfers: If you have direct deposits made to your account, at least every sixty (60) days from the same person or company, you can call or write us at the telephone number and address appearing on your periodic statement, or this Agreement, to find out if the preauthorized deposit has been made to your account.

Statements: If you have a Share Draft account or have preauthorized transfers or ATM transactions affecting your account(s), you will receive a monthly statement. If you do not have a Share Draft account and do not have any EFT transactions then you will receive a quarterly statement. Any EFT transactions will be reflected as such on your statement.

Your Rights to Stop Payment of Preauthorized Transfers: If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling or writing us at the telephone number or address shown on this disclosure.

Contact us at least three (3) business days or more before the payment is scheduled to be made. If you call us, we may also require that you put your request in writing and deliver it to us within fourteen (14) days after you call. The fee for handling such a stop payment order is \$27.00.

Liability for Failure to Stop Payment of Preauthorized Transfer: If you order us to stop a preauthorized payment 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.

Errors or Questions About Your Electronic Fund Transfers: In case of errors or questions about an EFT transfer, telephone us at (616)-257-4285 or write us at 841 36th Street, SW, Wyoming, MI 49509 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.

1. Tell us your name and account number, if any.
2. Describe the error or 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 that you send us your complaint or question in writing within ten (10) business days.

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 or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may request copies of the documents that we used in our investigation.

Clearing of Deposits: Deposits made at an ATM whether in cash, check, draft or money order are subject to our Funds Availability Policy, which has either been provided to you at the time of opening the account or has been mailed to you. If you do not have a copy of our Policy, please contact us and we will forward a copy to you.

Crediting Payments: Payments made at ATMs whether in cash, check, draft or money order are subject to verification and the posting of such payment to a loan account may be delayed until the funds can be collected.

Responsibility for Overdraft: If the withdrawal you make from an ATM, or via a POS transaction, creates an overdraft in your Regular Share or Share Draft account (s), the overdraft is due and payable immediately. You agree to pay the full amount to us, plus a service charge. You also authorize us to apply such amount from any other Regular Share, Share Draft or Line of Credit account you may have with the credit union along with the service charge.

Consumer Liability: Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping your losses down. You could lose all of the money in your share and/or share draft account(s) plus your maximum overdraft line of credit. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your card without your permission.