

ELECTRONIC FUND TRANSFER DISCLOSURE

CEFCU

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CEFCU® offers its members the opportunity to initiate and perform electronic fund transfer transactions. This Electronic Fund Transfer Disclosure document describes the various electronic fund transfer programs available to CEFCU members.

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1. CEFCU-Offered Electronic Fund Transfer Programs

CEFCU offers an Automated Teller Machine (“ATM”) Program and Fast Track Teller (“FTT”) Program. A CEFCU Debit MasterCard® or a CEFCU World Debit MasterCard (“CEFCU Debit Card”) (which may be a Limited Function CEFCU Debit Card as hereinafter described in section 2, Card Usage Overview) and a Personal Identification Number (“PIN”) are required to initiate ATM and FTT transactions, and, solely for cash advances initiated using a CEFCU Credit Card as an electronic fund transfer ATM or FTT transaction, a CEFCU Credit Card and PIN are required.

CEFCU offers a PIN-based Point of Sale (“PIN-POS”) Program and a Signature-based Point of Sale (“Signature-POS”) Program. A CEFCU Debit Card or Limited Function CEFCU Debit Card and PIN are required to initiate PIN-POS and Signature-POS transactions.

CEFCU offers a Touch-Tone Teller Program. A touch-tone telephone and PIN are required to initiate Touch-Tone Teller transactions.

CEFCU offers a Direct Deposit Transaction Program allowing direct deposit of net pay, pension and federal recurring payments — Social Security, Veterans Administration, etc. — and Recurring Transfers to CEFCU Transaction Program allowing direct deposit to CEFCU accounts or payments on CEFCU loans from other financial institutions. A CEFCU Savings or Checking or a CEFCU loan account is required to initiate such deposits, transfers or payments.

CEFCU offers a CEFCU On-Line® Program that permits the initiation of certain electronic fund transfers using CEFCU On-Line. To participate in CEFCU On-Line and to initiate CEFCU On-Line electronic fund transfers, a Member must request participation in CEFCU On-Line by submitting a request using CEFCU On-Line where the Member will receive an electronic copy of CEFCU’s On-Line Program Disclosure and will agree to participate in CEFCU On-Line prior to being able to initiate any electronic fund transfers using CEFCU On-Line.

CEFCU offers a CEFCU Bill Pay Program that permits the initiation of certain electronic fund transfers using Bill Pay. To participate in Bill Pay and to initiate Bill Pay electronic fund transfers, a Member must participate in CEFCU On-Line and must request participation in Bill Pay by submitting the request using CEFCU On-Line where the Member will receive an electronic copy of CEFCU’s Bill Pay Program Disclosure and will agree to participate in Bill Pay

prior to being able to initiate any electronic fund transfers using Bill Pay.

CEFCU offers a CEFCU Mobile Banking Program that permits the initiation of certain electronic fund transfers using Mobile Banking. To participate in Mobile Banking and to initiate Mobile Banking electronic fund transfers, a Member must participate in CEFCU On-Line and must request participation in Mobile Banking by submitting the request using CEFCU On-Line where the Member will receive an electronic copy of CEFCU's Mobile Banking Addendum and will agree to participate in Mobile Banking prior to being able to initiate any electronic fund transfers using Mobile Banking.

DISCLOSURE OF THE TYPE OF ELECTRONIC FUND TRANSFERS, THE DOLLAR AND FREQUENCY LIMITATIONS ON SUCH TRANSFERS, AND THE CHARGES IMPOSED ON ELECTRONIC FUND TRANSFERS FOR EACH CEFCU ELECTRONIC FUND TRANSFER PROGRAM:

2. Card Usage Overview

A CEFCU Debit Card and PIN or a CEFCU Credit Card and PIN are required to initiate ATM and FTT transactions.

A CEFCU Credit Card and PIN are required to initiate a cash advance on a CEFCU Credit Card as an ATM or FTT transaction.

A CEFCU Debit Card and PIN are required to initiate PIN-POS Program transactions.

A CEFCU Debit Card is required to initiate Signature-POS Program transactions.

A Limited Function CEFCU Debit Card may be used in the same manner as a regular CEFCU Debit Card except as may be otherwise specified in this Electronic Fund Transfer Disclosure. CEFCU will advise a member in writing that the member's CEFCU Debit Card is a Limited Function CEFCU Debit Card at the time the Limited Function CEFCU Debit Card is issued; or if CEFCU determines to change a member's CEFCU Debit Card to a Limited Function CEFCU Debit Card, CEFCU will advise the member in writing that the Member's CEFCU Debit Card is changed to a Limited Function CEFCU Debit Card.

CEFCU reserves the right to revoke your right to perform electronic fund transfer transactions using your CEFCU Debit Card or CEFCU Limited Function Debit Card,

and reserves the right to revoke your right to initiate a cash advance on your CEFCU Credit Card account as an electronic fund transfer using your CEFCU Credit Card and PIN. CEFCU reserves the right to revoke your CEFCU Debit Card or CEFCU Limited Function Debit Card.

CEFCU reserves the right to revoke your CEFCU Credit Card in accordance with the terms and provisions of your Credit Card Cardholder Agreement.

3. Automated Teller Machine ("ATM") Program and Fast Track Teller ("FTT") Program

Subject to the frequency and dollar limitations disclosed in sections 6 and 7 captioned, "Transaction Frequency Limitations" and "Transaction Dollar Amount Limitations" (the "Frequency and Dollar Limitations"), you may use your CEFCU Debit Card and PIN at Money Center 24[®] ATMs and CO-OP ATMs to:

- (a) Withdraw cash from your Savings, Checking, or Insured Money Market Account ("IMMA") (withdrawals from IMMA must be a minimum of Two Hundred Dollars (\$200)).
- (b) Deposit funds to your Savings, Checking, or IMMA; however, you may not use a Limited Function CEFCU Debit Card to deposit funds to any of your CEFCU accounts.
- (c) Transfer funds between your Savings, Checking, or IMMA (transfers from IMMA must be a minimum of Two Hundred Dollars (\$200)).
- (d) Make payments on certain CEFCU loans (Home Loan account payments must be equal to or more than the payment amount).
- (e) Determine the balance in your Savings, Checking, or IMMA.
- (f) Transfer funds to your Checking from your credit line, if you have entered into a credit line agreement with CEFCU, subject to the terms and conditions of the credit line agreement.

Subject to the Frequency and Dollar Limitations, you may use your CEFCU Debit Card and PIN at Cirrus[®] Network ATMs, MasterCard Network ATMs, and NYCE[®] Network ATMs to:

- (a) Withdraw cash from your Savings or Checking (some locations may **not** offer Savings withdrawals).

- (b) Transfer funds between your Savings and Checking (some locations may **not** offer transfer transactions).
- (c) Determine the balance in your Savings or Checking (some locations may **not** offer balance information).

You may at a NYCE Network ATM initiate certain additional transactions, as follows:

- (a) Use (i) your CEFCU Debit Card and PIN and (ii) the number on the access card issued by a financial institution other than CEFCU that participates in the NYCE Network to transfer funds up to the **lesser** of the amount in your CEFCU Savings or Checking or Five Thousand Dollars (\$5,000) on any one calendar day to an account maintained at that other financial institution.
- (b) If you maintain an account at another NYCE-participating financial institution that you can access using an access card and PIN issued to you by that NYCE-participating financial institution use (i) the access card and PIN issued to you by the other financial institution and (ii) your CEFCU Debit Card number to transfer funds from the account you maintain at the other financial institution, but subject to any limitations imposed on such transfer by that other financial institution, to your CEFCU Savings or Checking.

In addition, your CEFCU Savings or Checking may be credited by a transfer initiated at a NYCE Network ATM by a cardholder who maintains an account at another financial institution that participates in the NYCE ATM Network, using an access card and PIN issued by that other financial institution and your CEFCU Debit Card number.

Subject to the Frequency and Dollar Limitations, you may use your CEFCU Debit Card and PIN at FTT personal banking machines to:

- (a) Cash checks; however, you may not use a Limited Function CEFCU Debit Card to cash checks at FTT personal banking machines. Also, some FTT personal banking machines may not have coin dispensing capabilities; therefore, if you deposit a check to be cashed at an FTT personal banking machine that does not have coin dispensing capability, any partial dollar amount will be deposited to your Savings.
- (b) Withdraw cash from your Savings, My Use Savings, Holiday Saver, Checking, or IMMA (withdrawals from IMMA must be a minimum of Two Hundred Dollars (\$200)).

- (c) Deposit funds to your Savings, My Use Savings, Holiday Saver, Checking, or IMMA; however, you may not use a Limited Function CEFCU Debit Card to make a deposit at an FTT personal banking machine.
- (d) Transfer funds from your Savings, My Use Savings, Holiday Saver, Checking, or IMMA (transfers from IMMA must be a minimum of Two Hundred Dollars (\$200)) to your Savings, My Use Savings, Holiday Saver, Checking, or IMMA.
- (e) Make payments on certain CEFCU loans (Home Loan payments must be equal to or more than the amount of the payment due).
- (f) Determine the balance in your Savings, My Use Savings, Holiday Saver, Checking, IMMA, Certificate, or Individual Retirement Account (“IRA”) or the balance on your CEFCU loans (except for Single Payment Note loans, Federal Family Educational Loan Program loans, or Credit Card accounts).
- (g) Transfer funds to your Checking from your credit line, if you have entered into a credit line agreement with CEFCU, subject to the terms and conditions of the credit line agreement.

Subject to the Frequency and Dollar Limitations, you may use your CEFCU Credit Card and PIN to withdraw cash at Money Center 24 ATMs, and FTT personal banking machines as a cash advance on the Credit Card, subject to the terms and provisions of the Credit Card Cardholder Agreement.

Subject to the Frequency and Dollar Limitations, you may use your CEFCU Credit Card and PIN to withdraw cash at Cirrus Network ATMs and MasterCard Network ATMs as a cash advance on the Credit Card, subject to the terms and provisions of the Credit Card Cardholder Agreement.

If you use your CEFCU Debit Card to initiate a cash withdrawal or CEFCU Credit Card to initiate a cash advance in a currency other than U.S. Dollars, the transaction will be converted to U.S. Dollars, generally using either (1) a government-mandated rate or (2) a wholesale market rate in effect the day before the transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted to the account.

For purposes of a cash advance from your CEFCU Credit Card account, every day is a banking day except days our offices are not open.

If you initiate a transaction using your CEFCU Debit Card at an ATM other than a Money Center 24 Network ATM, FTT personal banking machine, or CO-OP ATM, CEFCU will charge you a Non-Money Center 24 ATM Transaction Fee as set forth in the CEFCU Fee Schedule (the "Fee Schedule").

If you initiate a transaction using your CEFCU Debit Card and PIN at an ATM and the transaction is an international transaction, which is defined as a transaction where the country in which the transaction was completed, i.e., location of merchant ATM, financial institution, or business, is other than the United States, Puerto Rico or the U.S. Virgin Islands, CEFCU will charge you an International ATM Fee as set forth in the Fee Schedule.

When you use an ATM, other than a Money Center 24 ATM or a CO-OP ATM, 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 transaction.

If you have requested the Overdraft Transfer Plan, and CEFCU has approved your participation in that plan, and you initiate a transaction at an ATM or FTT personal banking machine that triggers the plan, CEFCU will charge you an Overdraft Transfer Fee as set forth in the Fee Schedule to complete the transaction.

If you have elected to participate in CEFCU's Optional Overdraft Protection for ATM Withdrawals and One-Time Debit Card Transactions, and you initiate a transaction at an ATM or FTT personal banking machine that triggers the plan, CEFCU will charge you an Overdraft Fee as set forth in the Fee Schedule to complete the transaction.

Except for the Non-Money Center 24 ATM Transaction Fee, the International ATM Fee, the Overdraft Transfer Fee, if you participate in the Overdraft Transfer Plan, and the Overdraft Fee, if you participate in the Optional Overdraft Protection for ATM Withdrawals and One-Time Debit Card Transactions, there is no charge imposed by CEFCU on the electronic fund transfers you make using your CEFCU Debit Card or the electronic fund transfer cash advances you obtain using your CEFCU Credit Card at an ATM or an FTT personal banking machine; and there is no charge imposed by CEFCU on your right to make electronic fund transfers using your CEFCU Debit Card or the right to obtain cash

advances on your CEFCU Credit Card at an ATM or an FTT personal banking machine.

You can get a receipt at the time you make any transfer to or from your CEFCU account using a Money Center 24 ATM, a Cirrus Network ATM, a MasterCard Network ATM, a NYCE Network ATM, or a CO-OP ATM; however, you may not get a receipt if the transfer is Fifteen Dollars (\$15) or less. You can get a receipt at the time you make any transfer to or from your CEFCU account using an FTT personal banking machine.

4. PIN-based Point-of-Sale ("PIN-POS") Program and Signature-based Point-of-Sale ("Signature-POS") Program

Subject to the Frequency and Dollar Limitations, you may use your CEFCU Debit Card and PIN at Maestro® Network PIN-POS and NYCE Network PIN-POS to:

- (a) Pay for purchases.
- (b) At some locations, as may be allowed by the merchant, withdraw cash or receive cash back in addition to payment of the purchase price.
- (c) At some locations, as may be allowed by the merchant, determine the balance in your Checking, or to determine the balance in your Savings if you do not have a Checking.
- (d) At some locations, subject to the merchant's refund policies, obtain a refund of a prior purchase made as a PIN-POS transaction from that merchant by the initiation of a credit to your Checking, or by the initiation of a credit to your Savings if you do not have a Checking.

The merchant or financial institution may ask you to sign an authorization form for Signature-POS transactions.

Subject to the Frequency and Dollar Limitations, you can use your CEFCU Debit Card at Signature-POS terminals or card imprint machines at merchants that participate in the MasterCard Debit Card Program, or you may, subject to the merchant's verification policies, communicate by telephone, internet, or written order your CEFCU Debit Card number to merchants that participate in the MasterCard Debit Card Program to initiate transactions to (a) pay for purchases or (b) subject to the merchant's refund policies obtain, as a credit to your Checking or as a credit to your Savings if you do not have a Checking, a refund of a prior purchase

from that merchant made as an electronic fund debit to that account; or you may use your CEFCU Debit Card at financial institutions that participate in the MasterCard Debit Card Program to withdraw cash from your Checking or from your Savings if you do not have a Checking. The merchant may enable such a transaction either by MasterCard or by a non-MasterCard debit network. CEFCU, as the issuer of your CEFCU Debit Card, permits such a transaction to be enabled either by MasterCard, Maestro, or NYCE.

You may be asked by the merchant, or the terminal or card imprint machine screen may ask if this is to be enabled as a “credit” or “debit” transaction. Whether enabled as a “credit” or “debit”, the transaction using your CEFCU Debit Card or CEFCU Debit Card number will represent a debit to your Checking or Savings, as applicable. If you want the transaction enabled as a “credit” transaction, you should so inform the merchant or select the screen option indicating “credit”, and you may then be required to sign to authorize the transaction. If you do not inform the merchant that you want it enabled as a “credit” or make that selection when prompted by the terminal screen, it will be enabled as the merchant determines, and that may be as a Signature-POS transaction, which may require your signature, or as a PIN-POS transaction, which may require you to enter your PIN.

If you use your CEFCU Debit Card to initiate a Signature-POS transaction at a merchant location not in the United States, Puerto Rico or the U.S. Virgin Islands, CEFCU will charge you an International Purchase Fee as set forth in the Fee Schedule. This fee will be added to the transaction and debited from your Checking or from your Savings if you do not have a Checking. In addition, if the merchant subsequently gives a credit as a Signature-POS transaction, CEFCU will again impose the International Purchase Fee. If you use your CEFCU Debit Card to initiate a Signature-POS transaction at a merchant location not in the United States, Puerto Rico or the U.S. Virgin Islands and the transaction involves a currency other than U.S. Dollars, the transaction will be converted to U.S. Dollars, generally using either (1) a government-mandated rate or (2) a wholesale market rate in effect the day before the transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted to the account. If a credit is subsequently given for such a transaction, the currency conversion rate applicable to the credit may be **greater** or **lesser** than the conversion rate for the original transaction.

If you have requested the Overdraft Transfer Plan, and CEFCU has approved your participation in that plan,

and you initiate a PIN-POS transaction or Signature-POS transaction that triggers the plan, CEFCU will charge you an Overdraft Transfer Fee as set forth in the Fee Schedule to complete the transaction.

If you have elected to participate in CEFCU’s Optional Overdraft Protection for ATM Withdrawals and One-Time Debit Card Transactions, and you initiate a PIN-POS transaction or Signature-POS transaction that triggers the plan, CEFCU will charge you an Overdraft Fee as set forth in the Fee Schedule to complete the transaction.

Except for the Overdraft Transfer Fee, if you participate in the Overdraft Transfer Plan, the Overdraft Fee, if you participate in the Optional Overdraft Protection for ATM Withdrawals and One-Time Debit Card Transactions, and the International Purchase Fee, there is no charge imposed by CEFCU on the PIN-POS transactions or Signature-POS transactions you make using your CEFCU Debit Card; and there is no charge imposed by CEFCU on your right to make PIN-POS transactions or Signature-POS transactions using your CEFCU Debit Card.

You can get a receipt at the time you make a PIN-POS transaction or Signature-POS transaction at a Signature-POS terminal or card imprint machine at merchants that participate in the MasterCard Debit Card Program; however, you may not get a receipt if the transfer is Fifteen Dollars (\$15) or less.

All PIN-POS transactions and Signature-POS transactions will represent a transfer from or to your Checking or as a transfer from or to your Savings if you do not have a Checking. If you have a Checking, you cannot elect to have PIN-POS transactions or Signature-POS transactions from or to your Savings.

You may not initiate a PIN-POS or Signature-POS transaction that constitutes an Internet gambling transaction nor any transaction for any illegal purpose.

For purposes of PIN-POS transactions and Signature-POS transactions, every day is a banking day except days CEFCU offices are not open.

5. Touch-Tone Teller Program

You may use your PIN and touch-tone telephone to:

- (a) Initiate withdrawals by check payable to the Member on the account from your Savings or My Use Savings.

- (b) Transfer funds from your Savings, My Use Savings, Holiday Saver, Checking, IMMA (transfers from IMMA must be a minimum of Two Hundred Dollars (\$200)) to your Savings, My Use Savings, Holiday Saver, Checking, or IMMA, or to a related account you have designated as a Deposit Only Account in the Electronic Services Application/Agreement you have executed.
- (c) Transfer funds from your Savings, My Use Savings, Holiday Saver, Checking, IMMA (transfers from IMMA must be a minimum of Two Hundred Dollars (\$200)), Easy Access Credit Line (subject to the terms and provisions of the Easy Access Credit Line agreement), Home Equity Credit Line (subject to the terms and provisions of the Home Equity Credit Line agreement), or as a cash advance on your CEFCU Credit Card (subject to the Frequency and Dollar Limitations and the terms and provisions of the Credit Card Cardholder Agreement) to your Savings, My Use Savings, Holiday Saver, Checking, IMMA, Easy Access Credit Line, Home Equity Credit Line, CEFCU Credit Card account, or CEFCU installment loan account, or to a related account you have designated as a Deposit Only account in the Electronic Services Application/Agreement you have executed.
- (d) Determine the balance in any of your CEFCU accounts.
- (e) If you have entered into an Easy Access Credit Line agreement or a Home Equity Credit Line agreement with CEFCU, initiate withdrawal by check from the credit line established under any such agreement you may have made, subject to the terms and provisions of the applicable credit line agreement.
- (f) Subject to the Frequency and Dollar Limitations, if you have entered into a Credit Card Cardholder Agreement with CEFCU which permits cash advances using your PIN, initiate withdrawal by check payable to you as a cash advance on the Credit Card.
- (g) Determine the check number and the amount of the last five (5) checks which have been paid by CEFCU from your CEFCU Checking, IMMA, Easy Access Credit Line, or Home Equity Credit Line during the period consisting of the account cycle current at the time of inquiry and the two (2) calendar months last occurring prior to the beginning of that current account cycle.
- (h) Determine whether a specific check you have written has been paid by CEFCU from your Checking, IMMA,

Easy Access or Home Equity Credit Line during the period consisting of the account cycle current at the time of inquiry and the two (2) calendar months last occurring prior to the beginning of that current account cycle.

- (i) Determine the amount, the date, and the method of withdrawal for each of the last seven (7) withdrawals (other than checks) made from each of your Savings, My Use Savings, Holiday Saver, Checking, IMMA, or Easy Access or Home Equity Credit Line accounts during the period consisting of the account cycle current at the time of inquiry and the two (2) calendar months last occurring prior to the beginning of that current account cycle.
- (j) Determine the amount, the date, and the type of deposit for each of the last five (5) deposits made to each of your Savings, My Use Savings, Holiday Saver, Checking, IMMA, or IRA daily accounts during the period consisting of the account cycle current at the time of inquiry and the two (2) calendar months last occurring prior to the beginning of that current account cycle.
- (k) Determine the amount of dividends paid on each of your Savings, My Use Savings, Holiday Saver, or IMMA accounts or on your Certificates for the calendar month or account cycle last ending prior to the time of inquiry, for the calendar year last ending prior to the time of inquiry, and for the current year through the calendar month or account cycle last ending prior to the time of inquiry.
- (l) Determine the amount of interest paid on your CEFCU Installment Loan, Easy Access Credit Line, Home Equity Credit Line, or Home Loan accounts for the calendar year last ending prior to the time of inquiry and for the current calendar year through the end of the calendar month or account cycle, as the case may be, last ending prior to the time of inquiry.
- (m) Obtain information concerning CEFCU's dividend rates, loan rates, and office hours current at the time of inquiry.

You are limited in the number of transactions you may initiate using your PIN and touch-tone telephone during any one calendar day to a total of fifty (50).

If you have requested the Overdraft Transfer Plan, and CEFCU has approved your participation in that plan, and

you initiate a Touch-Tone Teller Transaction which triggers that plan, CEFCU will charge you an Overdraft Transfer Fee as set forth in the Fee Schedule to complete the transaction. Except for the Overdraft Transfer Fee, if you participate in the Overdraft Transfer Plan, there is no charge imposed by CEFCU on the electronic fund transfers you make using your PIN and touch-tone telephone and there is no charge imposed by CEFCU on your right to make electronic fund transfers using your PIN and touch-tone telephone.

CEFCU reserves the right to revoke your right to participate in the Touch-Tone Teller Transaction Program.

6. Transaction Frequency Limitations

If you have a Checking, you are limited in the number of combined ATM Program, FTT Program, PIN-POS Program, and Signature-POS Program transactions you may initiate on any one calendar day at ATMs, FTT personal banking machines, and POS terminals to fifty (50). All PIN-POS Program and Signature-POS Program transactions represent a transfer to or from your Checking.

If you do not have Checking, you are limited in the number of combined ATM Program and FTT Program transactions you may initiate at ATMs and FTT personal banking machines on any one calendar day to fifty (50), and you are limited in the number of combined PIN-POS Program and Signature-POS Program transactions you may initiate at POS terminals in any one calendar month to three (3). If you do not have a Checking, all PIN-POS Program and Signature-POS Program transactions represent a transfer to or from your Savings. If you have a Checking, you cannot elect to have PIN-POS Program or Signature-POS transactions from or to your Savings.

You are limited in the number of transactions you may initiate using your PIN and touch-tone telephone on any one calendar day to fifty (50).

There is no limit on the frequency of transactions you may initiate using CEFCU's Direct Deposit Transaction Program, Recurring Transfers to CEFCU Transactions Program, Electronic Check Conversion, or TEL-Debit Transaction Program.

7. Transaction Dollar Amount Limitations

You are limited in the amount of cash you may withdraw using your CEFCU Debit Card and PIN from the following combined transactions on any one calendar day to the **lesser**

of the amount in your accounts or One Thousand Dollars (\$1,000): (1) withdrawals from your Savings, Checking, or IMMA at ATMs; (2) withdrawals from your Savings, My Use Savings, Holiday Saver, Checking, or IMMA at FTT personal banking machines; and (3) withdrawals as a cash back from deposits you make in the form of a check at FTT personal banking machines.

The One Thousand Dollars (\$1,000) will include all withdrawals using your CEFCU Debit Card and PIN at Money Center 24 ATMs, CO-OP ATMs, Cirrus Network ATMs, MasterCard Network ATMs, NYCE Network ATMs, and FTT personal banking machines. CEFCU may, however, establish a maximum withdrawal limit less than One Thousand Dollars (\$1,000) for you, but not more than the amount in your accounts; and if a lesser maximum withdrawal limit is established for you, CEFCU will provide written confirmation of that limit to you. Furthermore, if CEFCU establishes a lesser maximum withdrawal limit for you, CEFCU may periodically re-evaluate the amount of that limit. CEFCU may, in its sole discretion, determine that your maximum withdrawal limit should be increased or decreased and will provide you written confirmation that your maximum withdrawal limit will be increased or decreased and the effective date of the increase or decrease.

You are limited in the amount of combined PIN-POS Program transactions you initiate using your CEFCU Debit Card and PIN and Signature-POS Program transactions you initiate using your CEFCU Debit Card that access your Checking on any one calendar day to the **lesser** of the amount in your Checking, or Ten Thousand Dollars (\$10,000), or if you do not have Checking, you are limited in the amount of combined PIN-POS Program transactions you initiate using your CEFCU Debit Card and PIN and Signature-POS Program transactions you initiate using your CEFCU Debit Card that access your Savings in any one calendar month to the **lesser** of the amount in your Savings or One Thousand Dollars (\$1,000), reduced in each instance by the amount of any Signature-POS Program transactions you initiated on the two calendar days immediately preceding the calendar day on which you seek to initiate a PIN-POS or Signature-POS Program transaction. If you perform a PIN-POS or Signature-POS Program transaction at a merchant that allows cash back, the amount you receive in cash back will be part of the applicable calendar day or monthly limit. CEFCU may, however, establish a maximum purchase limit less than Ten Thousand Dollars (\$10,000) for you, but not more than the amount in your Checking, or less than One Thousand Dollars (\$1,000) for you, but not more

than the amount in your Savings if you do not have Checking; and if a lesser maximum purchase limit is established for you, CEFCU will provide written confirmation of that limit to you. Furthermore, if CEFCU establishes a lesser maximum purchase limit for you, CEFCU may periodically re-evaluate the amount of that limit. CEFCU may, in its sole discretion, determine that your maximum purchase limit should be increased or decreased and will provide you written confirmation that your maximum purchase limit will be increased or decreased and the effective date of the increase or decrease.

You are limited in the amount of cash you may withdraw at Money Center 24 ATMs, Cirrus Network ATMs, MasterCard Network ATMs, and FTT personal banking machines using your CEFCU Credit Card and PIN as a cash advance on your Credit Card on any one calendar day to the **lesser** of the amount of your available authorized credit line or Five Hundred Dollars (\$500). The Five Hundred Dollars (\$500) will include all withdrawals and transfers using Money Center 24 ATMs, Cirrus Network ATMs, MasterCard Network ATMs, FTT personal banking machines, the CEFCU On-Line Program, the Mobile Banking Program, and the Touch-Tone Teller Program.

You are limited in the combined amount you may transfer from your CEFCU Credit Card as a cash advance using the Touch-Tone Teller Program or you may withdraw by check as a cash advance from your CEFCU Credit Card account using the Touch-Tone Teller Program on any one calendar day to the **lesser** of the amount of your available authorized credit line or Five Hundred Dollars (\$500). The Five Hundred Dollars (\$500) will include all withdrawals and transfers using Money Center 24 ATMs, Cirrus Network ATMs, MasterCard Network ATMs, FTT personal banking machines, the CEFCU On-Line Program, the Mobile Banking Program, and the Touch-Tone Teller Program.

There is no limit on the dollar amount of the transactions you may initiate using CEFCU's Direct Deposit Transaction Program, Recurring Transfers to CEFCU Transactions Program, Electronic Check Conversion, or TEL-Debit Transaction Program, but no such transaction may exceed the amount in your account.

8. Direct Deposit Transaction Program

You may authorize CEFCU to receive direct deposit of Social Security payments and certain company pensions to any account maintained with CEFCU by you or members of your

immediate family. You may also authorize direct deposits of employers' net pay, pension, and federal recurring payments (other than Social Security) to your Savings, My Use Savings, or Checking.

There is no charge imposed by CEFCU on direct deposits or on the right to make direct deposits.

You can call CEFCU at 309.633.7000 or 1.800.633.7077 to find out whether or not the transfer has been made.

There is no limit on the frequency of direct deposits to your account you may authorize. There is no limit on the dollar amount you may deposit to your account using direct deposit.

9. Recurring Transfers to CEFCU Transaction Program

You may authorize CEFCU to initiate recurring transfers of funds from your checking accounts at other financial institutions ("Remitter Financial Institution") to CEFCU accounts maintained by you or as payment on your CEFCU loans.

There is no charge imposed by CEFCU on automatic transfers or on the right to make automatic transfers.

You can call CEFCU at 309.633.7000 or 1.800.633.7077 to find out whether or not the transfer has been made and to verify the date and amount of your transfers that have occurred in the current calendar month.

There is no limit on the frequency or dollar amount of the automatic transfers that can be received from a Remitter Financial Institution.

10. Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your Checking or IMMA using information from your check to (i) pay for purchases or (ii) pay bills.

The merchant or other payee will electronically transmit the amount of the check and the Checking account number and CEFCU's routing number that are encoded on the check to CEFCU. CEFCU will debit your Checking based on the electronic transmission. The check will not be delivered to CEFCU and a copy of the check will not be included with your Checking statement.

There is no charge imposed by CEFCU on an electronic payment from your Checking or IMMA using electronic check conversion.

There is no limit on the frequency or dollar amount of the electronic payments made from your Checking using electronic check conversion. For your IMMA, each check must be at least Two Hundred Dollars (\$200).

11. TEL-Debit Transaction Program

By telephone communication to CEFCU's Contact Center at 309.633.7000 or 1.800.633.7077, or during telephone communication by other CEFCU personnel to you, you may authorize CEFCU to initiate a TEL-Debit transaction from an account you maintain at another financial institution directing the transfer of funds from your account at that other financial institution to CEFCU as payment on a loan you maintain with CEFCU.

CEFCU will mail you a written verification of your telephone authorization.

While you may give telephone authorization to CEFCU on any day our offices are open to initiate a TEL-Debit transaction, CEFCU can only initiate such a transaction on a Monday through Friday when the Federal Reserve Bank is open. Thus, if on the day you give telephone authorization to CEFCU, the Federal Reserve Bank is not open, CEFCU will not initiate the TEL-Debit transaction until the next day on which both CEFCU and the Federal Reserve Bank are open.

There is no limit on the number of TEL-Debit transactions you may initiate each day.

CEFCU will charge you an ACH Origination TEL-Debit Transaction Fee for each TEL-Debit transaction you initiate, and that fee will be added to the amount of the debit from your account at that other financial institution.

The amount you direct to be debited will be transferred to the CEFCU loan account you designate as part of the TEL-Debit transaction authorization. The ACH Origination TEL-Debit Transaction Fee CEFCU will charge you will be debited from that account at the other financial institution and paid to CEFCU.

In the event the account you maintain at the other financial institution does not contain sufficient funds to complete the TEL-Debit transaction and pay the ACH Origination TEL-Debit Transaction Fee, the TEL-Debit transaction

will not be made and CEFCU will then debit your CEFCU Savings account an ACH Origination Return Fee.

The amount of the ACH Origination TEL-Debit Transaction Fee and the ACH Origination Return Fee are as set forth in the Fee Schedule.

CEFCU reserves the right to revoke your right to make TEL-Debit Program transactions.

12. Business Day Disclosure

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

13. Liability Disclosure

If you believe your CEFCU Debit Card or CEFCU Credit Card, PIN, CEFCU On-Line User ID or Password, or Mobile Banking User ID or Password has been lost or stolen or if you believe that someone has transferred or may transfer money from your CEFCU account without your permission, or if you believe an electronic fund transfer has been made without your permission using information from your check, call us immediately at 309.633.7000 or 1.800.633.7077. You may also write us at CEFCU, Post Office Box 1715, Peoria, Illinois 61656-1715, or, if you have signed up for CEFCU On-Line, send us a message via CEFCU On-Line.

You will have no loss if someone used your CEFCU Debit Card or CEFCU Credit Card, PIN, CEFCU On-Line User ID or Password, or Mobile Banking User ID or Password without your permission or made an unauthorized Electronic Check Conversion transaction against your Checking. However, there may be one exception. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (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.

If more than one person is authorized to use a CEFCU Debit Card or CEFCU Credit Card, PIN, CEFCU On-Line User ID or Password, or Mobile Banking User ID or Password to initiate and perform electronic fund transfers with respect to an account maintained in the names of more than one member, and one of such persons initiates an electronic fund transfer which causes loss to CEFCU which that person

does not reimburse to CEFCU, CEFCU may debit any other account maintained with CEFCU by that person or by any other person named as a member on that account for the purpose of reimbursing CEFCU that unreimbursed loss.

You must refer to your account agreement with another financial institution where you maintain financial accounts (“Financial Account Holder”) and any disclosure provided by a Financial Account Holder to determine the procedures you should follow if you believe your access device respecting any account you maintain with a Financial Account Holder has been lost or stolen or that someone has transferred or may transfer money from any account you maintain with a Financial Account Holder and to determine the extent of your liability if someone used your access device respecting any account you maintain with a Financial Account Holder without your permission.

14. Error Resolution Disclosure

Telephone us at 309.633.7000 or 1.800.633.7077 or write us at CEFCU, Post Office Box 1715, Peoria, Illinois 61656-1715, 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 your CEFCU account number.
- (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 determine whether an error occurred 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 recredit your account within ten (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 ten (10) business days, we may not recredit your account.

If the problem or error involves an electronic fund transfer or transaction that was not initiated in the United States, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States, other than any such transaction that represents a Signature-POS transaction, we will tell you the results of our investigation within twenty (20) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to ninety (90) calendar days to investigate your complaint or question. If we decide to do this, we will recredit 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 in writing and we do not receive it within ten (10) business days, we may not recredit your account.

If the problem or error involves an electronic fund transfer resulting from a Signature-POS transaction, we will tell you the results of our investigation within five (5) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to ninety (90) calendar days to investigate your complaint or question. If we decide to do this, we will recredit your account within five (5) business days for the amount you think is in error unless we ask you to put your complaint in writing, 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 in writing and we do not receive it within ten (10) business days, we may not recredit your account.

We will tell you the results within three (3) business days after completion of 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 we used in our investigation.

You must refer to your account agreement with a Financial Account Holder and any disclosure provided by a Financial Account Holder to determine the procedures you should follow if you think the account statement from your Financial Account Holder is wrong or if you need more information about a transfer listed on the account statement from your Financial Account Holder.

15. Disclosure of Liability for Failure to Make Transfers

If CEFCU does not properly complete a transfer to or from your account on time or in the correct amount or does not send a payment on time 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 the transfer;
- (b) if, through no fault of ours, you do not have enough money in your account to authorize the Signature-POS transaction;
- (c) if the transfer would go over the credit limit of your overdraft line, if you have one;
- (d) if the ATM or FTT personal banking machine where you are making the transfer does not have enough cash;
- (e) if the ATM, PIN-POS terminal, Signature-POS terminal at the financial institution or merchant participating in the MasterCard Debit Card Program, FTT personal banking machine, audio response system, your personal computer, browser, operating system, or other Internet access device or modem was not working properly and you knew about the breakdown when you started your transfer; or
- (f) 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.

You must refer to your account agreement with a Financial Account Holder and any disclosure provided by a Financial Account Holder to determine the Financial Account Holder's liability if it does not properly complete a transfer to or from the account you maintain with that Financial Account Holder.

16. Disclosure of Information to Third Parties

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

- (a) where it is necessary for completing transfers;
- (b) where it is necessary to effect, administer, or enforce a transaction requested or authorized by you, whether the transaction requested or authorized by you will debit or credit your account, is a one-time transaction or recurring transaction, involves a stop payment request by you, or any other type of transaction requested or authorized by you;

- (c) in connection with servicing or processing a financial product or service requested by you;
- (d) in connection with maintaining or servicing your account;
- (e) where it is necessary to provide confirmation of changed information about your account, including a changed account number, to third parties to whom you have provided your account number in conjunction with your authorization for pre-authorized transfers to such a third party, to permit your pre-authorized transfers from your account to continue;
- (f) in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant;
- (g) in order to comply with lawfully issued subpoenas, summonses, warrants, or court orders after mailing a copy to you (unless CEFCU is specifically prohibited from so notifying you);
- (h) in order to assist appropriate law enforcement agencies' investigations when CEFCU reasonably believes it has been the victim of a crime;
- (i) in order to investigate errors you identify for us in accordance with the Error Resolution Disclosure;
- (j) in the regular course of exchanging credit information with other financial institutions or commercial enterprises, directly or through a consumer reporting agency; or
- (k) if you give us your written permission.

You must refer to your account agreement with a Financial Account Holder and any disclosure provided by a Financial Account Holder to determine the circumstances under which the Financial Account Holder will disclose information to third parties about your account maintained with the Financial Account Holder or the transfers you make respecting that account.

17. Statement Disclosure

You will get an account statement for your Checking monthly. For other accounts, you will get a monthly statement unless there are no electronic fund transfers in a particular month. In any case, you will get a statement at least quarterly.

We will mail each statement to you at the last address shown on CEFCU's account records. However, if a statement is returned to CEFCU because the address is incorrect or you moved without giving notice of your forwarding address, you instruct CEFCU to hold all subsequent statements until you call for them and/or you notify CEFCU of your change of address. So long as CEFCU holds the subsequent statements, the statements held will be made available to you on the date the statements would have been mailed to you and that date will be deemed the mailing date of the statement.

You must refer to your account agreement with a Financial Account Holder and any disclosure provided by a Financial Account Holder to determine when you will receive from the Financial Account Holder an account statement for any account you maintain with the Financial Account Holder.

18. Disclosure of Right to Stop Payment of Pre-Authorized Transfers

If you have told CEFCU in advance to make regular payments out of your CEFCU account, you can stop any of those payments. Here's how: Call us at 1.800.633.7077 or write us at CEFCU, Post Office Box 1715, Peoria, Illinois 61656-1715, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. CEFCU will charge you the then applicable Stop Payment Fee for each stop payment order you give.

If you order CEFCU to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your losses or damages.

19. ATM Safety Tips

Use these safety tips and your common sense to help protect yourself and your CEFCU account(s) when using an ATM.

- Have your card in hand before you approach an ATM. Choose only well-lit ATMs, and park close to the machine. Always have someone accompany you when using an ATM at night.
- Memorize your Personal Identification Number (PIN), and never write it on your card, keep it in your wallet, or reveal it to anyone.

- Be aware of anything suspicious — trust your instincts. If something doesn't look right on the machine or you feel uncomfortable, cancel your transaction immediately and leave.
- Don't agree to cash or deposit a check for anyone — even someone you know.
- Keep your car doors locked and engine running when using a drive-up ATM. Be sure all windows, except your own, are closed.
- Pocket your money immediately and keep the receipt. Then verify your transaction privately as soon as you can, and then destroy the receipt after verifying it with your monthly statement.
- Never open a locked door for anyone you don't know if using a machine in a facility that requires your card for access.
- Report any crimes immediately to the police, CEFCU, and the ATM owner.
- If your CEFCU Debit Card or CEFCU Credit Card is lost or stolen, report it to CEFCU immediately at 309.633.7000 or 1.800.633.7077.

CEFCU

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