

VISA ACCOUNT AGREEMENT and DISCLOSURE

EDUCATIONAL EMPLOYEES CREDIT UNION

Shaded Paragraphs Meet Truth in Lending Requirements.

This agreement outlines the terms and conditions of your Educational Employees Credit Union VISA account and provides certain disclosure information required by government regulations. Keep this disclosure with your permanent documents.

In this brochure, the words "you," "your," and "yours," refer to each and all of those who apply for a VISA credit card, sign the agreement, or all parties who use the card. The words "we," "us," "our," "Credit Union," and "EECU" refer to the Educational Employees Credit Union. The term "card" refers to the VISA credit card received with this agreement and any duplicates and/or renewals we issue. The term "account" refers to your VISA credit card line of credit account with us.

You acknowledge receipt of a copy of this Account Agreement and Disclosure. By using the card, any access device, or by authorizing another person to use your Account, you agree to and accept the terms as stated.

GENERAL TERMS

The terms of this agreement must be read together as part of the whole agreement. When the singular is used the plural is implied if there is more than one signer. If any part of this agreement is found to be invalid the other parts shall remain in effect.

Any borrower who receives a card issued under this agreement must be a member of this Credit Union.

YOUR RESPONSIBILITY

If your application is approved, each applicant will receive a Card and will be able to use the Account. The applicants may also receive VISA Loan Drafts from time to time at the Credit Union's option. Each applicant is liable to repay the Account under the terms of this agreement.

You agree to make your payments when due, and in an amount

not smaller than the minimum monthly payment required as disclosed in the paragraph entitled, "Making Payments." On a joint account, each party is equally responsible for all charges under this agreement, even though another person has been directed to pay the debt by agreement of court order such as a divorce decree. You agree to notify us immediately of any change in your name, address, or any change in your financial condition which may affect your ability to repay.

PERSONS USING YOUR ACCOUNT

You are obligated to repay any charges resulting from the use of the card or a VISA loan draft by another person with your permission whether or not the person stays within the limits set by you. If you notify us that a previously authorized user is no longer authorized to use the account, we will follow our usual procedures to preclude their further use of the account. If you cannot get the card back from the user, you must let us know and we will treat the card as stolen. Otherwise you must return the card to us. You will be liable for all use of the card up to the time you notify us that the authorization is terminated.

Any persons who use the card or loan drafts are also obligated to repay the Credit Union for all charges incurred because of their use of the card or loan drafts.

OUR RESPONSIBILITY

If you have available credit and are not otherwise in default, we will honor all Purchases and Balance Transfers up to your credit limit and Cash Advances up to your Cash Advance limit. We will provide you with a timely monthly statement that contains all information and disclosure required by law.

LOST/STOLEN OR UNAUTHORIZED USE OF CARD

Unless you have notified us that the card has been lost or stolen, all transactions, whether made by you or another person, will be assumed to have been made with your consent. You agree to report the loss, theft, or unauthorized use of your card promptly. Report your lost/stolen card to (800) 556-5678 or (800) VISA-911. Or you may call us any business day between 7:00 am and 7:00 pm at (559) 437-7700 or (800) 538-EECU. You may also write to us at P.O. Box 5242, Fresno CA 93755-5242. Calling us is the best way to keep losses down. Per VISA operating rules, you will generally have no liability for unauthorized use of your card. However, it benefits all Credit Union members if losses due to unauthorized use claims are kept to a minimum.

The zero liability rule does not apply to certain point-of-sale and ATM transactions as set forth in VISA operating rules. Your maximum liability for unauthorized use of a VISA credit card for these point-of-sale or ATM transactions is \$50. Your liability may increase if you report the loss or theft of your card more than two business days (48 hours) after the discovery of the loss or theft. You will have no liability for unauthorized transactions that occur after you report the loss or theft of your card to us.

You may create a special "Verified by Visa" password to verify your identity and provide added protection to your online Purchases. You can create your own password at www.visa.com/verified.

HOW TO USE YOUR VISA ACCOUNT

Your VISA account can be accessed in the ways detailed below. Your monthly VISA statement will identify the merchant, electronic terminal, or financial institution at which transactions were made; but sales, Cash Advances, and credit slips cannot be returned with the statement. You will retain your copy of such slips furnished at the time of the transaction in order to verify the monthly statement.

- (a) Cash Advances: You may obtain Cash Advances on your VISA account at any branch of the Credit Union in any amount from \$50 up to 50% of your credit limit. You may obtain Cash Advances at other financial institutions that honor VISA cards, subject to those institutions' limitations. Cash Advances are subject to fees as outlined in the "OTHER CHARGES" section of this agreement.
- (b) Cash Advances at an Automated Teller Machine (ATM): ATMs located across the nation will disburse Cash Advances on your card; a VISA emblem will be shown on the face of each machine. To receive a Cash Advance from a participating VISA ATM, you must insert your card and input your Personal Identification Number (PIN) which you will receive within 5 to 10 days after you receive your card. The maximum Cash Advance may vary between ATMs. The use of your credit card for ATM access is subject to additional ATM disclosure terms. Cash Advances are subject to fees as outlined in the "OTHER CHARGES" section of this agreement.

IMPORTANT: FOR YOUR PROTECTION, DO NOT WRITE YOUR PIN NUMBER ON YOUR CARD OR KEEP IT NEAR YOUR CARD.

- (c) Purchases: You may use your VISA card for Purchases anywhere the card is honored by presenting the card to the merchant and signing the sales slip or voucher. You can also make Purchases by mail, telephone, or via the internet by providing the merchant with your card number and expiration date.
- (d) VISA Loan Drafts: The Credit Union from time to time may send you VISA loan drafts. You can use them to make Purchases or to obtain loan advances. You may not use the loan drafts to pay any outstanding balance you owe under this agreement. VISA loan drafts are treated as a Cash Advance for purposes of calculating finance charges, whether you use them to make a Purchase or to obtain a Cash Advance. Use of VISA loan drafts are subject to fees as outlined in the "OTHER CHARGES" section of this agreement.

VISA Loan Drafts are subject to the following additional rules:

- (i) Merchant dispute rights to which credit cards are subject do not apply to use of VISA loan drafts. (ii) To stop payment on a VISA loan draft, you must provide your account number, the draft number and the exact amount of the draft; otherwise our computer system will not be able to find the draft and stop payment on it and you will need to resolve any disputes directly with the payee of the draft. (iii) Destroy any VISA loan drafts you do not wish to use. (iv) We will not be responsible for unauthorized loan drafts paid on your account unless you report them to us within 60 days after we mail you the first statement on which they appear. (v) Report any lost or stolen loan drafts immediately; otherwise you may be liable if an unauthorized loan draft is paid on your account.

- (e) Foreign Transactions: Purchases and Cash Advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The exchange rate between the transaction currency and the billing currency (U.S. dollars) will be (a) a rate selected by VISA from the range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (b) the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Credit Union. An international transaction fee of up to 1% of the transaction amount will apply. If a Cash Advance is conducted an additional fee of 2% of the transaction amount (\$5 minimum) will also apply.
- (f) Inquiries: Information about your VISA account is available 24 hours a day through VISA PIN POINT service or through the Home Banking section of the Credit Union website. Either service will provide account information such as your balance, last payment received and/or your available credit. VISA PIN POINT can be accessed with a touch-tone telephone by calling (800) 892-9603. The Credit Union website address is www.myEECU.org.
- (g) Prohibited Transactions: You agree that you will not use or allow your VISA account to be used for illegal transactions such as illegal gambling. If we reasonably believe a transaction is unlawful we have the right but not the duty to decline it. Display of a VISA logo by a merchant does not necessarily mean that the transaction is lawful. Responsibility for determining the legality of your VISA transactions rests with you, not with us. The actual or alleged illegality of an authorized transaction will not be defense to your obligation to pay.
- (h) We will not be liable for the failure or refusal of any merchant to accept your VISA Card or VISA loan drafts.

YOUR CREDIT LIMIT

If your VISA application is approved, the Credit Union will establish a self-replenishing line of credit for you, and notify you of the amount in writing. This means that you can borrow the full amount of the credit limit, repay the principal in full or part, and borrow again up to your maximum amount of credit, as long as you remain a member of the Credit Union and continue to be creditworthy. Your credit limit and the unused portion still available to you will show on your monthly statement. Your available amount is reduced by the principal balance owing, accrued finance charges, fees and late charges, if any. You agree not to let the account balance exceed your approved credit limit.

If you wish to increase your credit limit, you must apply to the Credit Union by written, phone, or online application, which must be approved. Unless prohibited by law, we may increase your credit limit at any time at our option and will notify you in writing if we do this. Your credit limit will be reviewed periodically and you may be requested to provide current information. We will notify you in writing if we increase, decrease, or terminate with good cause your credit limit and/or account. Good cause includes, but is not limited to, your failure to comply with this agreement or our adverse re-evaluation of your creditworthiness.

BALANCE TRANSFERS

You may ask the Credit Union to transfer the balance of your other credit cards to your EECU VISA account by sending us a written request to do so or by using a VISA loan draft. Your written request must state the name of the company, the address, the account number and the amount of the payoff or must include a payment stub. Balance Transfers are subject to fees as outlined in section "OTHER CHARGES" in this agreement. If you elect to transfer balances to your EECU VISA account, the following will apply:

- (a) Transfer Amount: We will transfer as much as possible without exceeding your credit line.
- (b) Minimum Payments: Allow four (4) weeks for balances to be transferred. You should continue paying the minimum monthly amount due on your other accounts until the balances have been transferred. We are not responsible for any late payments, finance charges, disputed amounts or errors on your other accounts.
- (c) Billing Disputes: If you currently have any amounts in a billing dispute, we recommend that they not be transferred because you may lose your billing dispute rights.
- (d) Finance Charge: Balance Transfers are treated as Cash Advances and are assessed finance charges from the transaction date. Finance charges continue until payment in full is received for the balance.
- (e) Closing Accounts: Transferring balances may not automatically close your other accounts. To do so, you should contact each company directly.

MONTHLY PAYMENTS

You agree to pay all amounts borrowed plus interest, fees and other charges called for by this agreement in U.S. dollars using lawful instruments drawn on U.S. financial institutions. You agree to make at least your required minimum monthly payment on or before the due date on your periodic statement.

MINIMUM PAYMENT SCHEDULE

BALANCE	MINIMUM PAYMENT
Under \$20	Entire Balance
\$20 to \$1,000	\$20
Over \$1,000	2% of the principal balance

Your minimum payment must also include any past-due or over-limit amounts. If your balance exceeds \$1,000, increased balances will result in increased minimum payments.

The minimum payment amount may be applied to the lowest rate balance. To the extent your payment exceeds the required minimum; the excess will be applied first to higher rate balances and then to lower rate balances. Subject to the requirement that payments in excess of the minimum be applied to higher-rate balances first, payments are applied in the following order: (a) previously billed interest, fees and other charges; (b) previously billed Purchases and Cash Advances; and (c) interest, fees and other charges on Purchases and Cash Advances during the current billing cycle; and (d) Purchases and Cash Advances during the current billing cycle.

If you take advantage of any promotional or introductory APR offers, payments to your account may be applied to the balances at the promotional or introductory APR offer first and

not to balances with higher APRs until the promotional or introductory APR balances have been paid in full or have expired.

You can pay all or part of your full balance due at any time without prepayment penalty. If you make more than your required minimum payment, you will still be required to make your next month's required minimum payment by its due date. Making more than the required minimum payment will generally reduce the time it takes to pay off your balance and the interest you pay.

We may offer "skip payment" promotions from time to time. If you elect to skip your payment, interest will continue to accrue. Our offering you a skip payment will not waive our right to require you to make any other payment on its due date.

MAKING PAYMENTS

Mail the top half of your monthly VISA bill with your check or other payment instrument to the address shown on your periodic statement. You may also make your payment at any of our offices or through the EECU Home Banking site by making a transfer from your deposit account. It is your responsibility to ensure that your payment arrives at our payment processing center on time. We are not responsible for mail lost, damaged or misdelivered by the postal service.

DO NOT INCLUDE PAYMENTS FOR OTHER EECU OBLIGATIONS WITH YOUR CREDIT CARD PAYMENT

FINANCE CHARGES

You will pay interest and other charges on your VISA account. Interest and some of the other charges are called "Finance Charges." Finance Charges are the amounts of money that you pay for the money that you borrow. In addition to interest, some of the fees in the "OTHER CHARGES" section of your VISA Account Agreement and Disclosure, shown in bold, are considered Finance Charges. To make VISA accounts available to as many members as possible, we offer a variety of rates. The actual rate of interest applicable to your account will depend on a number of factors we may lawfully consider, including but not limited to your credit history. When you are approved for a VISA account, we will disclose the ANNUAL PERCENTAGE RATE and any variable rate formula that will apply to your Educational Employees Credit Union VISA account in writing before you can start using your account.

Finance Charge Calculation Method: Average Daily Balance: We start by calculating the average daily balance for the billing period. For each day of the billing period, we determine the daily balance by adding up all Cash Advances, Purchases, and debit adjustments plus any amount outstanding as of your most recent payment, then subtracting any payments and credits for that day. We then add all of the daily balances for the billing period and divide them by the number of days in the billing period. We then multiply the average daily balance by the monthly periodic rate to determine the finance charge for that billing period. The minimum finance charge in a billing cycle is \$.50.

Grace Period: You will have a grace period of 25 days on average for repayment of Purchases. Cash Advances and Balance Transfers are subject to finance charges from the day they post to your account until they are paid in full. If you do not pay your entire statement balance in full within the 25-day grace period, finance charges will accrue on your purchase balance.

We can change your interest rate and other finance charges by giving you advance notice as is required by applicable law. Unless you have a variable rate account, changes will generally apply to transactions initiated more than 14 days after provision of the notice.

OTHER CHARGES

In addition to Finance Charges, the following fees may be assessed to your Visa Account. They will be added to the principal balance and will accrue interest until paid:

- Late Payment: Up to \$15.00
- Returned Payment: \$24.00
- Over-the-Credit Limit: None
- Balance Transfer: \$5.00 or 2% of the transfer amount, whichever is greater
- Cash Advance:* \$5.00 or 2% of the cash advance amount, whichever is greater
- Foreign Transaction: Up to 1% of the transaction amount in US dollars
- Account Research: \$20.00 per hour, one hour minimum
- Statement Copies: \$3.00 per statement
- Replacement Cards: \$5.00 per card, plus additional charge for rush orders
- Stop Payment on Recurring VISA Transaction: \$15.00
- Stop Payment on VISA Loan Draft: \$15.00
- VISA Loan Draft: The standard cash advance fee applies to each VISA Loan Draft Paid
- Visa Sales Slip Copy: \$12.00 each

For new accounts, fees and charges are also stated in the Truth in Lending Credit Card Opening Disclosure incorporated into this Agreement by reference and provided to you separately when your account was opened.

*The following are considered Cash Advances: (a) obtaining cash at an ATM using your VISA card; (b) a Cash Advance at a financial institution or other entity that offer Visa Cash Advances; (c) funds from the use of a Visa Loan Draft.

CREDITS

If a merchant who honors your card gives you credit for returns or adjustments, he will do so by sending us a credit slip which we will post to your account. You will be liable for any finance charges that accrue between the end of your grace period and the time the credit posts to your account. If your credits and payments exceed what you owe, the amount will be applied against future Purchases and Cash Advances. If the credit is \$1

or more, we will refund it to you on your written request. If we do not receive a refund request, we will automatically post the credit to your EECU share savings account. We reserve the right to delay increasing your credit limit or delay disbursing credit balance refunds until final collection of non-cash payments on your account for the maximum period allowed by law.

DEFAULT

You will be in default if you fail to make any Minimum Payment when due in the proper amount, or if you fail to live up to the terms of this agreement. You will also be in default if your creditworthiness materially declines, you become insolvent, you file for bankruptcy relief, you die, or you cease to be a member of the Credit Union. In addition, you will be in default if you have made misleading or incorrect statements or material omissions of information in your credit application, or you fail to notify the Credit Union of a change of your employment, your name, or your address. Even if the Credit Union accepts a late payment or a partial payment, we are not waiving our right to accelerate payment of the account and declare the entire unpaid balance due. We have the right to demand immediate payment of your full account balance if you default, subject to our giving you any notice required by law. You agree to pay our reasonable collection costs before we take legal action. If we take legal action to collect what you owe, you agree to pay our reasonable attorney's fees and court costs, whether the action we take is a collection suit, an action to enforce a judgment against you, or an action to protect our interests if you become a bankruptcy debtor. Collection costs and attorney's fees will post to your VISA account balance as Cash Advances and bear interest at the rate applicable to your VISA account until paid in full.

CONSENT TO RECOVERY OF DELINQUENT PAYMENTS FROM SHARES

In consideration for and as a condition of EECU issuing a credit card to you, you agree that if you default on your credit card payments, we can take any EECU shares in which you have an interest to recover all or part of your delinquent obligation without notice to you. This consent does not apply to funds generally exempt from creditor's remedies or accounts that would lose special tax treatment, such as IRAs, if given as pledged as security for a loan.

This consent is in addition to any right we have to impose a lien on shares under the California Financial Code, is not a pledge of specific shares as security for the VISA credit card account, will not affect the dividend rates you earn on your shares, and will not impair your ability to withdraw funds prior to our exercise of our rights under this consent.

CHANGES IN AGREEMENT TERMS

Your EECU VISA Account Agreement and Disclosure is your agreement with EECU governing your credit card transactions, even though sales and Cash Advance slips and other documents you sign related to your transactions may have different terms printed on them. This Agreement can only be modified by a writing signed by an authorized EECU representative, an official

EECU change in terms notice, or the order of a court to whose jurisdiction we are subject, such as a bankruptcy court. No oral statements by EECU employees can alter the terms of this Agreement.

Changes in terms, unless favorable to you, will generally apply only to transactions made after the effective date of the change, as specified by applicable state and federal laws and regulations. If required by law, we will permit you to reject certain types of changes, by providing the Credit Union with an opt-out notice and closing your account. You would then be permitted to repay any balance on the account under the terms in effect prior to the changes or as permitted by law.

CANCELLATION/TERMINATION OF AGREEMENT

You or any jointly obligated party may cancel this agreement at any time by notifying us in writing. If we have given you a written notice of cancellation and you wish to have your account re-evaluated for a new line of credit, you must reapply and be approved.

We may reduce your credit line from time to time, or with good cause, revoke your card and terminate this agreement. We will give you thirty days' notice before we reduce or terminate your account without cause. But as indicated, if you breach this agreement we can terminate it without prior notice to you. Termination by either of us does not affect your obligation to pay the account balance, including finance charges. Cards and loan drafts remain our property and you must recover and surrender to us all cards and loan drafts upon our request and upon termination of this agreement.

CREDIT INFORMATION RETAINED AND PROVIDED TO OTHERS

You authorize us to investigate your credit standing when opening, renewing, or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus and other creditors who inquire of us about your credit standing, to the extent authorized by law.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency, if you fail to fulfill the terms of your credit obligation.

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

STATE AND LOCAL LAW: The following summary of your rights under federal law does not cover all rights you may have under State and Local law. If, under State or local law, you have a longer period of time in which to send an inquiry to the Credit Union concerning your statement, reliance on any such longer time period may result in your losing important rights which could be preserved by acting more promptly under federal law. State or local provisions, if any, only become operative upon the expiration of the time period provided by Federal Regulation Z for submitting a proper written notification of an error. This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement or Electronic Transfers

If you think your statement or other documentation is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at: Educational Employees Credit Union, VISA Processing, P.O. Box 5242, Fresno CA 93755-5242. Write to us as soon as possible. We must hear from you no later than 60 days after the error appeared on the first statement. You can telephone us at (559) 437-7700 or toll free at (800) 538-EECU, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A description of the error and explanation of why you believe there is an error. If you need more information, describe the item you are not sure about.

How to Stop Payment of a Pre-authorized Electronic Fund Transfer

If you have authorized us to make your VISA payment automatically from your share draft account, you can stop the payment on any amount you think is wrong. To stop payment you must contact us in writing within 3 business days before the automatic payment is scheduled to occur. If you telephone your request, we will require you to confirm your verbal request in writing. If you order us to stop one of these payments 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 up to the amount of the transfer.

Your Rights and Our Responsibilities After We Receive Your Written Notice of Error

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct.

After we receive your letter and if you have not yet paid the disputed amount, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay the questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay the finance charge, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. We must tell you the name of anyone we reported you to and we must let them know when the matter has been settled.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchase with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- a) You must have made the purchase in your home state, or if not within your home state within 100 miles of your current mailing address; and
- b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Under California law our right to recover outstanding credit extended to you for Purchases is subject to any defenses that you have against the seller, if:

1. The purchase price of the item in question exceeded \$50;
2. The purchase was made in California;
3. You made a written demand on the retailer and made a good faith attempt to get satisfaction of your complaint; and
4. You notify us, in writing, of the name of the seller, the date of purchase, the price paid, the goods or services purchased, the nature of your defense and the acts which you took to obtain satisfaction from the seller.

The amount to which the defense applies is limited to the amount outstanding on the purchase as well as late charges and finance charges at the time the written demand is received by us. This remedy is the only one you have against us. Your rights are limited to those circumstances outlined in California Civil Code § 1747.90. Purchases with cash or check are not included in this section, even though you used your credit card to validate your credit. We cannot penalize you by either giving out unfavorable credit information about you or canceling or refusing to renew your credit card solely because you obtained relief under the remedies you have for correcting billing errors.

TERMS APPLICABLE TO VISA PLATINUM CURewards PROGRAM

VISA Platinum cardholders may participate in the CURewards program which is governed by the Program Rules outlined in the CURewards brochure. The following additional rules apply to the CURewards program:

- a. No points are earned for a balance transfer from an existing EECU VISA account or from another credit card.
- b. Points will accrue over four calendar years and will expire on a first-in-first-out basis annually; points earned in calendar year one will expire as of the last day of calendar year four. (For example, points earned in 2012 will expire December 31, 2015; points earned in 2013 will expire December 31, 2016, etc.).
- c. If your account is closed or becomes inactive for 18 consecutive months or if you fail to make the minimum payment due by the payment due date for two consecutive billing periods, your points may be forfeited.

ATM DISCLOSURE

You may use your card to obtain cash through Automated Teller Machines that are part of a nationwide network of VISA ATMs. These special provisions apply.

AVAILABLE SERVICES

1. The amount of cash you can obtain may vary depending on the ATM you use.
2. ATM service is generally available seven days a week, 24 hours a day.

DOCUMENTATION OF TRANSACTIONS

Cash Advances using your VISA ATM card will be shown on a transaction receipt dispensed by the ATM and on your periodic statement.

CREDIT UNION LIABILITY

If we do not properly complete a transaction according to our agreement with you, we will be liable for your direct losses or damages. However, there are some exceptions. We will not be liable, if:

- a. through no fault of ours, you do not have sufficient available credit to make the transaction;
- b. the ATM system was not working properly and you knew about the breakdown when you started the transaction;
- c. the money in your account is subject to legal process or other claim;
- d. your PIN (Personal Identification Number) has been reported missing and we have blocked its use;
- e. circumstances beyond our control, such as fire, flood, electrical failure, or malfunction of the central data processing facility prevent the completion of the transaction despite our reasonable precautions; or
- f. there are other lawful exceptions established by us and you are given proper advance notice of them.

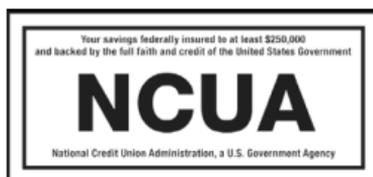
In no event will the Credit Union be liable for consequential indirect costs or damages.

FEES

If you perform a Cash Advance at an ATM not owned by us, the owner of the ATM may charge an ATM transaction fee.

SECURITY

Do not use an ATM unless it appears safe to do so. Do not key in your PIN if someone is looking. Be sure you take your card and receipt when you are done. Put your money away quickly and leave the site.



Federally Insured by NCUA