

UKRAINIAN SELFRELIANCE MICHIGAN FEDERAL CREDIT UNION

Українська Мічиганська Федеральна Кредитова Кооперативна Самопоміч

ATM Card Application And Disclosure



request.

Secrecy of PIN: If we have issued a PIN to you, you agree to keep your PIN secret, and you also agree that you will not write the PIN on your ATM Card or on any item you keep with your card.

Limitations on "ATM Card" withdrawals: A credit union member may make three (3) transactions a day at the credit union ATMs and nonproprietary ATMs. A credit union member may withdraw up to \$500 (if there are sufficient funds in the member's credit union account) per day. For purposes of the daily limit, a 24 hour period begins and ends at 6:00 pm at any authorized ATM. Offline withdrawal is limited to \$100. There are no limitations on the number or dollar amount of deposits you may make at any ATM MACHINE during its 24-hour operating cycle. **(if two ATM Cards have been issued for a single account, e.g. when a husband and wife each have a card for their joint account. Limitations as per single card apply (3) transactions or \$500. a day.** A credit union member may transfer between its regular share and checking accounts up to the balance in the account at the time of the transfer. We reserve the right to change these limitations, and we will give you written notice of any such change at least 21 days in advance.

Responsibility for overdraft: If you obtain cash from an AUTOMATED TELLER MACHINE, which creates a shortage in your account, the overdraft amount is due and payable the moment you receive your money. You agree to pay the full amount to us, together with an overdraft account charge per occurrence. You also authorize us, in such a case, to apply from any other share account any amount necessary to pay such overdraft. If the overdraft is created in your share draft account, a transfer will be made from your other share account(s) to cover the overdraft, in accordance with your share draft account agreement with us. If there are not sufficient funds to make a transfer or if you have no overdraft protection for your share draft account, then such overdraft will be paid to us as provided in the first sentence of this section.

Crediting Deposits and Payments: Deposits or payments made in an AUTOMATED TELLER MACHINE whether in cash, check, draft or money order, are subject to verification, and the funds of such deposits and payments to share or share draft accounts may be held until they can be collected from the machine, verified and entered into our accounting systems. On average the holds will be (5) business days. A business day is defined as Monday through Friday, except federal holidays. If you place a check, draft or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and Regulation CC.

Foreign Transactions: Point of sale transactions and cash withdrawals made in foreign countries and foreign currencies will be billed to you in U.S. dollars. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is either a government-mandated rate or the wholesale market rate in effect one day prior to the transaction processing date, increased by up to one-percent, along

with a cross-border assessment fee of up to one percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

Liability for unauthorized use: "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. Tell us **AT ONCE** if you believe your ATM Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50.00 for any unauthorized ATM transaction. However, if someone used your Card or PIN without your permission and you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if a member does not tell the credit union within (60) sixty days after your statement was mailed, a member may be liable for the full amount of the loss. The credit union may extend these time periods for good cause.

Notification of Lost/Stolen Card: If you believe your ATM Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission:

CALL: **586-756-3300** OR WRITE us at:

Ukrainian Selfreliance MI FCU
26791 Ryan Rd.
Warren, MI 48091

Termination of Prior Agreements: Upon your receipt hereof, this disclosure terminates and takes the place of any Automated Teller Machine Agreement previously furnished to you.
To apply for an ATM Card:

CALL: **586-756-3300** OR WRITE us at:

Ukrainian Selfreliance MI FCU
26791 Ryan Rd.
Warren, MI 48091

Applications are available at all branches or can be printed from the USMFCU website (www.usmfcu.org) and mailed.

Notice Regarding ATM Fees Charged by Others: When you use an ATM that is not owned by us, you may be charged a fee by the ATM operator and/or by an automated transfer network. We will separately publish a list of machines owned and operated by us from time to time.

ATM CARD APPLICATION

- 24 hour access ● Deposit, withdraw and transfer funds ● Thousands of locations throughout the U.S.

Simply complete this application and return it to *Ukrainian Selfreliance MI FCU*.

You will receive an *ATM card within ten (10) business days*.

Credit Union Name _____ Driver's License No. _____

Primary Member _____ Joint Member _____

Address _____ City/State/Zip _____

Account Number _____ Daytime Phone Number (_____) _____

Is this a new address? Yes _____ No _____

I/we agree to be bound by all terms and conditions governing the use of the card as outlined in the ATM Card Disclosure attached.

Primary Member's Signature _____

* Both signatures required on joint accounts

Joint Member's Signature* _____

ATM Card Disclosure

AUTOMATED TELLER MACHINE (ATM) Transactions:

If you have any ATM Card along with a Personal Identification Number (PIN), you can use it to make any or all of the following transactions at an Automated Teller Machine.

- Deposits to your Regular Share account and Share Draft account.
 - Cash withdrawals from your Regular Share account and Share Draft account.
 - Transfer of funds (non-cash) from your Regular Share account to your Share Draft account or from your Share Draft account to your Regular Share account, or from your Regular Share account or from your Share Draft Account to your Loan Account or Visa Payment account. (some networks may not allow all transaction types.)
- Verify balances in specified savings, share draft, or loan accounts that you have with us.

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Illegal Use: You understand and agree that you may not use any of our electronic fund transfer services for any illegal purpose.

Point of Sale Transactions: Your ATM Card may be used to purchase goods or services from merchants who have arranged to accept an ATM Card as a means of payment. If you have an ATM Card, it may be used to purchase goods and services from certain merchants. These merchants are collectively referred to as "Participating Merchants" and will display a logo or other symbol which identifies them as a merchant who will accept your ATM Card. Purchases made with your ATM Card, including any purchases where you receive cash back, are referred to as "point of sale transactions" or "POS" transactions. A POS transaction will cause your share draft account to be debited for the amount of the purchase. Only share draft accounts may be used in connection with point of sale transactions performed with your ATM Card.

Documentation of ATM Card Transactions: You may select a transaction receipt request at the time you make any transfer to, from, or between your account(s) using an AUTOMATED TELLER MACHINE, and each time you make a purchase using your ATM Card.

In Case of Errors or Questions about your ATM card

CALL: 586-756-3300 or WRITE us at:

Ukrainian Selfreliance MI FCU

26791 Ryan Rd.

Warren, MI 48091

You must notify us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.

- Describe the error or the transfer in question. The credit union may require error request in writing within (10) business days. A business day is defined as Monday through Friday, except federal holidays.

- Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within 10 business days* after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45* business days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days* for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide there was no error, we will reverse the credit and send you a written explanation within three days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

*If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 to investigate.

Amendments/Termination: We reserve the right to amend this disclosure (agreement) at any time. If we do so, we will give you such advance notice thereof as we deem to be reasonable under the circumstances; however, in the specific cases mentioned earlier, we will give you at least 21 days advance written notice. We also reserve the right to terminate this disclosure (agreement) by sending a notice of such termination by first class mail to your last known address on our records, which notice shall be effective when mailed.

Location of Machines: The number and location of AUTOMATED TELLER MACHINES is, of course, subject to change at any time. Network: Besides being able to use your electronic fund transfer card at ATM terminals, you may access your accounts at the following networks: CO-OP Network, NYCE, Cirrus, and STAR.

Card Ownership: All ATM Cards and PINS remain the property of the Credit Union and may be revoked or cancelled at any time without giving you prior notice. You agree not to use your Card for a transaction that would cause your account balance to go below zero. We will not be required to complete any such transaction, but if we do, you agree to pay us the amount of the improper withdrawal, or transfer, upon