

BRIDGETON ONIZED FEDERAL CREDIT UNION

Debit Card Agreement and Disclosure

CO-OP Services

You may use your Bridgeton Onized Federal Credit Union or your Co-Op Network MasterCard Check Card with your Personal Identification Number (PIN) at Cirrus Centers to conduct any of the following transactions for each of the accounts you have requested to be accessed by your MasterCard Debit Card:

- Withdraw cash from your Share Draft account(s) and your Share account(s)
- Transfer funds between your Share Draft account(s) and your Share account(s)
- Make Deposits into your Share Draft account(s) and your Share Accounts
- Obtain the available balance(s) from your Share Draft account(s) and your Share account(s)

Some machines may only provide access to the accounts you have designated as your primary Transaction, Statement Savings, Credit or Loan account. NOT ALL CO-OP AND CIRRUS CENTERS MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS WHICH YOU MAY DEPOSIT IN CERTAIN CENTERS.

Automated Teller Machine ("ATM") Services

You may use your Bridgeton Onized Federal Credit Union MasterCard Debit Card with your PIN at ATMs to request any of the services that are available at a CENTER described above, except payments enclosed in a deposit/payment envelope.

CIRRUS SYSTEM® Services

You may use the MasterCard Debit Card with your PIN at any CIRRUS SYSTEM automated teller machine (CIRRUS SYSTEM ATM) located throughout the United States, the Commonwealth of Puerto Rico, Canada, Great Britain and those foreign countries that may be added at a later date to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Card and have designated as the primary account of each account type. However, some foreign countries may only allow withdrawals from your share draft account.

- Withdraw cash from your Share Draft account and your Share account
- Transfer funds between your Share Draft account and your Share account
- Obtain the available balance(s) from your Share Draft account and your Share account

These are the present services available from the CIRRUS SYSTEM network, but other services may be provided in the future as they are developed.

International Transaction Fee

A 1% International Transaction Fee will be assessed on all transactions where the Merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Other ATM Network Access

From time to time we may make arrangements with other ATM networks to grant access to your card. We shall inform you when such arrangements are made and describe the services which are made available to you and the charges thereof at that time.

Purchase Transactions

Your MasterCard Debit Card may be used for payment at MasterCard merchants worldwide. MasterCard transactions can be done using your pin or require your signature for authorization. The amount of all such Purchases (including any cash obtained, if permitted) will be deducted from your primary Transaction account. When you make a Purchase using the MasterCard Debit Card, you will be requesting us to withdraw funds from your selected primary Transaction account in the amount of the Purchase and directing or ordering us to pay these funds to such Merchant. Any Purchase refund made by a merchant will be posted to your primary Transaction (Share Draft) account.

Limitations on the Use of your MasterCard Debit Card ATM Features

You may use the MasterCard Debit Card to withdraw up to the limit shown on each business day* and Purchase transactions which we inform you are available for you to use and at Merchants from your account(s) provided funds are available in your account(s). The day for withdrawal limits starts at 5:00pm each day and ends at 4:59pm the following business day. There are also certain limitations on the frequency of use of the MasterCard Debit Card each business day. These limitations are imposed and not revealed for security purposes. Your transaction may be refused if you (i) exceed the daily withdrawal or purchase limit, (ii) do not have adequate funds available in your account, (iii) do not enter the correct PIN, (iv) exceed the frequency of usage limitation. Transactions may also be denied in the event of an ATM or POS system failure or system communication failure. The receipt provided by the ATM or Merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your MasterCard Debit Card at an ATM. The number of attempts that result in machine retention of your Card is not revealed for security reasons.

• **MasterCard Debit Card Purchase Features**

If approved, you may use your card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. Funds to cover your card purchases will be deducted from your share or share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union may deny the transactions. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the credit union. In the event of repeated overdrafts, the credit union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the credit union, CO-OP, CIRRUS networks, and such other machines or facilities as the credit union may designate. At the present time you may also use your card to:

- Withdraw funds from your share and share draft
- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share draft accounts
- Make point-of-sale (POS) transactions with your card and personal identification (PIN) to purchase goods or services at merchants that accept MasterCard
- Order goods or services by mail or telephone from places that accept MasterCard

• **Exceptions Caused Due to Unusual Events**

Certain circumstances may cause an ATM or POS transaction to overdraw your account. Examples include, but are not limited to, ATM or POS system in STAND-in mode due to system failure or system communication failure, untimely merchant transmission of authorized transactions, and transactions approved for less than the merchants actual charge debited to your account.

* **Settlement Day Limits**

Card Type	Withdrawal	Purchase	Combined
MasterCard ATM / Check Card	\$800	\$5,000	\$5,800

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make as necessary to verify or complete a transaction, to verify the existence of your account upon the request of a third party, to provide information to credit reporting agencies, to comply with government agency or court orders or if you give us your written permission.

Our Liability for Failure to Complete an Electronic Fund Transfer Transaction

If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:

- there are insufficient funds in your account to complete the transaction through no fault of ours;
- the funds in your account are unavailable;
- the funds in your account are subject to legal process;
- the transaction you request would exceed the funds in your account plus any available overdraft credit;
- the ATM has insufficient cash to complete the transaction;
- your card has been reported lost or stolen and you are using the reported card;
- we have reason to believe that the transaction requested is unauthorized;
- the failure is due to an equipment breakdown which you knew about when you started the transaction at the ATM or Merchant terminal;
- the failure was caused by an act of God, fire or other catastrophe, or by an electrical computer failure or by another cause beyond our control;
- you attempt to complete a transaction at an ATM or Merchant Terminal which is not a permissible transaction listed above; or
- the transaction would exceed security limitations on the use of your CARD.

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

You may deposit cash, checks and other items at most CO-OP AND CIRRUS ATMs located in Pennsylvania, New Jersey, Delaware and Maryland for transmission to us for deposit to your account(s). However, some ATMs may not accept such items for deposit and certain other ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account(s).

Record of Transaction

You should (sometimes machines are down) receive a printed receipt for each ATM OR Purchase transaction which you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges which we may impose for such services or transactions.

Liability for Unauthorized Transfers

CONTACT US IMMEDIATELY if you believe your MasterCard Debit Card or PIN has been lost or stolen. Telephone us at 856-692-4000 during normal business hours. For 24 hour lost/stolen block access telephone 800-247-2911. You could lose all your money in the account(s) if you take no action to notify us of the loss of your CARD or PIN. If you notify us of the loss, your liability will be as follows:

- If your account shows transfers or Purchases that you did not make and you do not contact us within 60 days, you may not get back any money if we can prove that your contacting us would have prevented those losses.
- You agree that if you give your card(s) and/or PIN to someone else to use, you are authorizing them to act on your behalf and you will be responsible for any use of your card(s) by them.

Business Days

Our business days are Monday through Saturday, excluding holidays.

Charges for Transactions

We reserve the right to change our fee schedule from time to time and to change your account in accordance with the fee schedule that will be provided to you at least twenty-one (21) days prior to assessment or change in assessment.

Deposit Information

Deposits made at ATMs are posted to your account(s) according to the rules and regulations of those account(s) and our funds availability policies which are contained in our disclosure statement required under the Expedited Funds Availability Act ("EFA"), a copy of which has been provided to you or is available upon request. You may not deposit any foreign currency. When all of the deposited funds become available, you may draw against the entire amount deposited up to the daily withdrawal limit. Funds from any deposits (cash or checks) made at automated teller machines (ATM's) we do not own or operate may not be available until the fifth (5th) business day after the date of your deposit.

Use of Personal Identification Number ("PIN") With My Card

You acknowledge that the PIN, which you use with your Card is your signature, identifies the bearer of the Card to the ATM and authenticates and validates the directions given just as my actual signature and other proof of identify authenticates and validates my directions to a human teller. This includes any purchases transaction that are done using an electronic terminal with a merchant. You acknowledge that your PIN is an identification code that is personal and confidential and that the use of the PIN with a Card is a security method by which you are helping us to maintain the security of your account(s). Therefore, YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS YOUR PIN.

Liability

If a Card is issued for a joint account, you both agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account. You agree that if you make deposits to your account(s) with items other than cash and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, you will promptly pay to us any amount of such funds which are not collected.

Ownership

You agree that the Card is our property and will surrender it to us upon request.

Amendment of this Agreement

You agree that from time to time we may amend or change the terms of the Agreement including amendments or changes to add further Card services. We may do so by notifying you in writing of such amendments or changes and your use of your Card after the effective date of any such amendment or change shall constitute your acceptance of and agreement to such amendment or change.

Billing Errors

Telephone us at **856-692-4000** or write us at **Bridgeton Onized FCU, 2550 South Main Road • Vineland, NJ 08360**, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

You must complete a dispute form that includes the following:

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

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for CO-OP or CIRRUS SYSTEM ATM transactions or 10 business days for Purchase transactions or any transactions that were made outside of the United States,

the Commonwealth of Puerto Rico or any political subdivisions thereof (“International Transactions”) 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 for CO-OP or CIRRUS SYSTEM ATM transaction or 90 days for Purchase or International Transactions to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days if it is a CO-OP or CIRRUS SYSTEM ATM transaction or 10 business days if it is a Purchase or International Transaction 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 do not receive your complaint or question in writing within 10 business days, we may not recredit your account. If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

Billing Errors Exceptions

NCUA regulation allows us to take up to ninety (90) days to investigate the complaint or question for errors involving new accounts, point of sale or foreign initiated transactions. For new accounts, we may take up to twenty (20) business days to credit your account for the amount that you think is in error. We will also tell you the results within three (3) business days after completing the investigation. If we decide there was no error, we will send a written explanation. You may ask for copies of documentation that we used in our investigation.

Ending Authorized Use

If someone else is allowed to use your PIN and you want to end that person’s use, you must change your PIN.

Termination of EFT Services

You may terminate this Agreement or any EFT service at any time by notifying us in writing and stopping the use of your Card and any access code. You must return all Cards to us. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or we terminate this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

Right to Receive Documentation

Transfers and withdrawals made through any ATM and POS terminal, Card transactions, preauthorized EFTs, MAIN line and Homelink transactions and bill payments you make will be recorded on your monthly periodic statement. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM or POS terminal with a participating merchant unless you say no.

Notices

All notices from us will be effective when we have mailed them or delivered them to your last known address in our records. Notices from you will be effective when received by us at the address specified in this Agreement. We reserve the right to change the terms.

Enforcement

You agree to be liable to us for any liability, loss or expense as provided in this Agreement that we incur as a result of any dispute involving your accounts or services. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce this Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by either party of its reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment actions, if applicable.

Governing Law

This Agreement shall be governed by and construed in accordance with all applicable federal law and all applicable substantive laws of the State of New Jersey, and the Bylaws of Bridgeton Onized Federal Credit Union as they now exist or may be hereafter amended. You understand that we must comply with these laws, regulations and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent any such law, regulation, or rule may be modified by Agreement between us.

Automated Teller Machine Safety

- Be aware of the surroundings when using an automated teller machine, particularly during the hours of darkness.
- Be accompanied by another person when using an automated teller machine during the hours of darkness.
- Refrain from displaying cash, place cash in a pocket as soon as a transaction is completed and count cash in the safety of a locked enclosure such as a car or home.

- Use another automated teller machine or return at a later time if anything suspicious is noticed when using or considering using an automated teller machine.
- Limit your time at the machine. Prior to arriving at the ATM site, have your card out to avoid any delay of going through your purse or wallet to find it.
- Cover your transaction with your body by blocking the keyboard from view. By doing this, you will prevent someone from learning your Personal Identification Number (PIN).
- Always keep your Personal Identification Number a secret. Never give the number to anyone or write it down anywhere. Memorize it or use a secret code if you must write it down.
- Notify us immediately if your ATM access card or secret PIN is lost or stolen.
- Never let anyone use your card or access code. Law enforcement officers or financial officials will never ask for these items. Be suspicious if anyone does ask for these items.
- Report all crimes immediately to the operator of the automated teller machine or to local law enforcement officials.

Bridgeton Onized Federal Credit Union

2550 S. Main Road • Vineland, NJ 08360

524 N. Pearl Street • Bridgeton, NJ 08302

339 Main Street • Cedarville, NJ 08311

856-692-4000 • 888-896-4007

