

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Types of transfers

- (1) Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your share or share draft account(s).
- (2) Preauthorized payments. You may make arrangements to pay certain recurring bills from your share or share draft account(s).
- (3) Preauthorized credits. You may make arrangements for certain one-time deposits to be accepted in your share or share draft accounts(s).
- (4) Preauthorized payments. You may make arrangements to pay certain one-time bills from your share or share draft account(s).
- (5) Wire transfers. You may make fund transfers for deposit into your share or share draft account(s). You may make fund transfers for withdrawal from your share or share draft account(s). There is a \$20.00 charge for wire transfer withdrawals.

(For the purposes of the following three sections the words "we", "us", or the "Credit Union" refers to Northwest Municipal Credit Union and to the credit union named in the cuCheck Card/ATM Card Agreement. The words "you" and "your" refer to the member/consumer (and joint account holder, if any); and the word "card" refers to your cuCheck/ATM Card issued to you. The word "terminals" refers to automated teller machines and point of sale terminals.)

- (6) Star, Cirrus, The Exchange, Member Access ATM Networks, COOP, and Alliance One. You may use your card to make the following electronic fund transfers: make deposits to your share draft account, withdraw cash from your share draft account, pay for purchases from your share draft account from terminals that have agreed to accept the card. There is a charge of \$1.25 per withdrawal in excess of four per month. There is a charge of \$1.25 per purchase in excess of four per month. Some of these services may not be available at all terminals.
- (7) VISA Debit card transactions. You may use your card to make the following electronic fund transfers: Pay for purchases from your share draft account from merchants that have agreed to accept the card.
- (8) Limitations: Transactions at terminals: You may withdraw up to \$200.00 from automated teller machines and buy up to \$200.00 worth of goods, or services at point of sale terminal each day. Transactions at financial institutions and merchants: You may use your card up to \$200.00 each day in non-terminal transactions (purchases and cash advances) at financial institutions and merchants accepting VISA cards, unless you have been specifically advised that a different limit is applicable to your transaction account.
- (9) ALFI (Alliance Financial Intelligence System). You may use a touch tone phone to make the following electronic fund transfers: check account balances on all account types, review account history on all account types, transfer funds between share savings, share draft checking, club, and loan accounts, request withdraw checks, request loan advances, change access codes, review dividend/rate information, and perform estimated loan payment calculations. There is no fee to use this service.
- (10) Home Banking. You may use a computer with internet access to make the following electronic transactions: check account balances on all account types, review account history on all account types, transfer funds between share savings, checking, club and loan accounts, request withdraw checks, request loan advances, and change access codes.

For the purposes of this section, Saturday, Sunday, holidays will be considered one business day. For security reasons, there are limits on the number of transfers you can make using your card.

Fees

We do not charge for direct deposits to any type of account. We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

Documentation

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. Also, if you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (708) 383-6100 to find out whether or not the deposit has been made. Periodic statements. You will get a quarterly account statement from us for share accounts. You will get a monthly account statement from us for share draft accounts.

Preauthorized payments

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is made. If you call, we may also require you put it in writing and get it to us within 14 days after you call. We will charge you \$20.00 for each stop payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment for preauthorized transfer. If you order us to stop one of these payments 3 business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
3. If the automated teller machine where you were making the transfer does not have enough cash.
4. If the terminal was not working properly and you knew about the breakdown when you started the transfer.
5. There may be other exceptions stated in our agreement with you.

Confidentiality

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

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

Unauthorized Transfers

Consumer liability: Tell us AT ONCE if you believe your card 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 a transaction is made with your VISA check card or card number without your permission, and is either a VISA or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the transaction, or unless you were grossly negligent in the handling of your account or card. Your liability for unauthorized use of your card or account will be determined under the following paragraphs for transactions at ATM's, for transaction that are not VISA or Interlink transactions, or if you were grossly negligent in the handling of your account or card. The provisions of this paragraph do not apply to unauthorized use of your VISA check card at an ATM. They also do not apply if you were grossly negligent in the handling of your account or card.

If we determine that the unauthorized use situation involving your VISA check card is not covered under the previous paragraph or if the unauthorized use involves your ATM card your liability is determined under this paragraph. If you believe your card has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card without permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00. Also, if your statements show transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money, you lost after the 60 days if we can prove that we could have stopped someone for taking the money if you had told us on time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Contact in the event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at the telephone number list in this brochure. If after business hours call 1-800-453-4270.

Error Resolution Notice

In case of Errors or Questions About Your Electronic Transfers. Call or write us at the telephone number or address listed in this brochure, 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.

1. Tell us your name and account number (if any).
2. Describe the error or the 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 10 days. 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 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 so you will have the use of the money during the time it takes us to complete 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 to credit your account. 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.

Exceptions to Time Periods for Recrediting and Investigation:

(1) If you notify us of an unauthorized VISA check card transaction other than unauthorized use of the card at an ATM, we will provide you with provisional credit for the amount of the unauthorized use within 5 business days of receiving your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances of your account history warrant the delay.

(2) If the notice of error involves a transfer to or from an account within 30 days after the first deposit was made, we will recredit your account within 20 business days for the amount you think is in error and may take up to 90 days to investigate your complaint or question. We may require written confirmation of the complaint or questions before recrediting your account. We may also take up to 90 days to investigate your complaint or question if the transfer was initiated at a point of sale terminal or was initiated outside the United States.

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