Extra Credit UNION

6611 Chicago Road
Warren, MI 48092
(586) 276-3000
ExtraCreditUnion.org

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Extra Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. Debit Card. If approved, you may use your Mastercard® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of illegal online gambling transaction. 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 checking account. For ATM/ITM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee and Service Charge Schedule.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. 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 ATMs/ITMs of the Credit Union, STAR, CO-OP, and NYCE networks, and such other machines or facilities as the Credit Union may designate.

At the present time, you may also use your card to:

- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make point-of-sale (POS) transactions with your card and PIN to purchase goods or services at merchants that accept Mastercard®.
- Order goods or services online or by mail or telephone from places that accept Mastercard®.

The following limitations on Debit Card transactions may apply:

- You may make up to a maximum amount in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source.
- You may make a maximum number of PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS transactions.
- You may make a maximum number of POS signature-based transactions in any 24-hour period.
- You may make up to a maximum amount of POS signature-based transactions in any 24-hour period, if there are sufficient available funds in your account and/or if you have an available overdraft protection source.
- For security purposes, there are other limits on the frequency and amount of transactions available at ATMs/ITMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See EFT Limitations Schedule.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not

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guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

b. Clean Slate Debit Card. If approved, you may use your Mastercard® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of illegal online gambling transaction. 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 checking account. For ATM/ITM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee and Service Charge Schedule.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. 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 PIN in ATMs/ITMs of the Credit Union, STAR, CO-OP, and NYCE 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 savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make point-of-sale (POS) transactions with your card and PIN to purchase goods or services at merchants that accept Mastercard®.
- Order goods or services online or by mail or telephone from places that accept Mastercard®.

The following limitations on Clean Slate Debit Card transactions may apply:

- You may make up to a maximum amount in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source.
- You may make a maximum number of PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS transactions.
- You may make a maximum number of POS signature-based transactions in any 24-hour period.
- You may make up to a maximum amount of POS signature-based transactions in any 24-hour period, if there are sufficient available funds in your account and/or if you have an available overdraft protection source.
- For security purposes, there are other limits on the frequency and amount of transactions available at ATMs/ITMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See EFT Limitations Schedule.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. Personal Anytime Teller (PAT). If we approve PAT for your accounts, a separate PIN will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time, you may use PAT to:

- Transfer funds from your savings, checking, loan, and money market accounts.
- Obtain balance information for your savings, checking, loan, money market, and certificate accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your flexLINE account.
- Determine if a particular item has cleared.

Your accounts can be accessed under PAT via a touch-tone telephone only. PAT service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on PAT transactions may apply:

- See EFT Limitations Schedule.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

d. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings and/or checking account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and/or checking account.
- See EFT Limitations Schedule.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (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 of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (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.

e. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

f. eBanking/eBanking App. If eBanking and/or eBanking app are activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use eBanking and/or eBanking app to:

- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, IRA, and money market accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your flexLINE or Credit Card accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make Person to Person (P2P) transactions using a 3rd party P2P provider, which is subject to separate Network Terms and Agreement provided at the time you enroll in the service.
- Make External Transfer(s) to another financial institution.
- eDeposit(s) to share accounts.
- Member to Member transfers.
- Skip a Pay.
- Opening new sub accounts such as Extra Savings and Certificate of Deposits (CDs).

Your accounts can be accessed with eBanking via personal computer and eBanking app via mobile device or other approved access device(s). eBanking and the eBanking app will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on eBanking and eBanking app transactions may apply:

- There are transfer limitations on P2P transfers
- See EFT Limitations Schedule.

g. eBill Pay. We will process eBill Pay payment transfer requests only to those creditors that have been designated per the User Instructions. We will not process any eBill Pay payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your checking account for eBill Pay payment transfer by the designated cutoff time on the date you schedule for payment. We will process your eBill Pay payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any eBill Pay payment will be credited to your account by the vendor. See eBill Pay Terms and Conditions/eBill Pay Authorization.

The following limitations on eBill Pay transactions may apply:

- There is a maximum dollar amount per month and per transaction.
- See EFT Limitations Schedule.

2. TRANSFER LIMITATIONS — We have certain transfer limitations for EFT services. For a current listing of all applicable transfer limitations, see our current EFT Limitations Schedule that was provided to you at the time you applied for or requested these EFT services. From time to time, the limitations may be changed, and we will notify you as required by applicable law.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.
Mastercard® purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate Mastercard® uses for a particular transaction is the rate for the applicable currency on the date the transaction occurs. However, in limited situations, particularly where transaction submissions to Mastercard® for processing are delayed, the currency conversion rate Mastercard® uses may be the rate for the applicable currency on the date the transaction is processed.

d. Security of Personal Identification Number (PIN). You may use one (1) or more PIN with your electronic fund transfers. The PINs issued to you are for your security purposes. Any PINs issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your PINs available to anyone not authorized to sign on your accounts. If you authorize anyone to use your PINs, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use a PIN may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these PINs and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — We assess certain fees and charges for EFT services. For a current listing of all applicable fees and charges, see our current Fee and Service Charge Schedule that was provided to you at the time you applied for or requested these EFT services. From time to time, the fees and charges may be changed, and we will notify you as required by applicable law.

Additionally, if you use an ATM/ITM not operated by us, you may be charged a fee(s) by the ATM/ITM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM/ITM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATMs/ITMs operator may charge you multiple fees for multiple transactions during the same ATMs/ITMs session (for example, fees for both a balance inquiry and a cash withdrawal).

5. OVERDRAFT SERVICES — Your checking account could have multiple forms of overdraft protection. The following are the types of overdraft services offered by Extra Credit Union:

a. Transfer Accounts – Your own funds from another account (your savings or line of credit) are transferred to your checking account to cover your transaction. There is a per transaction fee for this service.

b. Courtesy Pay – The credit union clears checks, other electronic transactions made using your checking account number, and automatic bill payments and withdrawals up to your designated privilege limit when there are not sufficient funds in your account. There is a per transaction fee for this service.

c. ATM/ITM/Debit Card Point-of-Sale Pay Program – The credit union may clear ATM/ITM and one-time debit card transactions up to your designated privilege limit when there are not sufficient funds in your account. In order to receive this service, the member must consent to these services by opting in. There is a per transaction fee for this service.

You agree to pay any and all fees associated with each overdraft protection service as applicable by law. If at any time, you no longer wish to have an overdraft service, you may opt-out. To do so, please contact the credit union by phone at (586) 276-3000 or write to: Extra Credit Union, 6611 Chicago Road, Warren, MI 48092, or opt-out online at ExtraCreditUnion.org.

For additional information on overdraft services, please refer to the Overdraft Protection Services Disclosure. For specific fee information for the above services, please refer to the Fee and Service Charge Schedule.

6. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your PIN, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your card and/or PIN has been lost or stolen, if you believe someone has used your card or PIN or otherwise accessed your accounts without your permission, or if you believe that an electronic fund transfer

has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit).

You are not liable for an unauthorized Mastercard® debit card transaction if you can demonstrate that you have exercised reasonable care in protecting your card or PIN from loss or theft and, upon discovering the loss or theft, you promptly report the loss or theft to us.

For all other EFT transactions involving access devices, your liability for unauthorized transactions is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or PIN, you can lose no more than $50.00 if someone used your card or PIN without your permission. If 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 that 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 $500.00.

Also, if your statement shows transfers that you did not make including those made by card, PIN or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was delivered to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

586.276.3000

or write to:

Extra Credit Union
6611 Chicago Road
Warren, MI 48092
Fax: 866.799.1708
info@extracreditunion.org

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

7. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM/ITM or POS terminal, debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM/ITM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made via online banking, PAT or by calling 586.276.3000. This does not apply to transactions occurring outside the United States.

8. 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;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To provide information to credit reporting agencies;
- To comply with government agency or court orders; or
- If you give us your written permission.

9. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

10. CREDIT UNION 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 may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is an insufficient available balance in your account to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or PIN in an incorrect manner.
- If the ATMs/ITMs where you are making the transfer does not have enough cash.
- If the ATMs/ITMs was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATMs/ITMs network.

- If the electronic transfer is not completed as a result of your willful or negligent use of your card, PIN, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have eBill Pay payment services, we can only confirm the amount, the participating merchant, and date of the eBill Pay payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

11. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs/ITMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATMs/ITMs or night deposit facility is used after dark.
- Close the entry door of any ATMs/ITMs facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM/ITM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM/ITM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM/ITM or night deposit facility, consider using another ATM/ITM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your PIN on your Debit card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police immediately.

12. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your savings and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

586.276.3000

or write to:

Extra Credit Union
6611 Chicago Road
Warren, MI 48092
Fax: 866.799.1708

- Tell us your name and account number.
- Describe the electronic 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.
- 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 has 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 45** days to investigate your complaint or question. If we decide to do this, we will credit 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 credit your account.

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

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

13. REVERSAL OF TRANSACTION — We will reverse and recredit to your account an electronic fund transfer initiated by you for the purchase of goods or services from a third party if you dispute the purchase of goods or services of $50.00 or more. You must notify us

within four (4) calendar days of the transaction that you have made a good faith attempt to resolve the dispute with the merchant, that you have returned or attempted to return the goods or services, and that you request a reversal of the transaction.

If your request is oral, we may require that you verify the request in writing within 14 calendar days following oral notice. If you do not provide us with written verification, we may reinstate the original transaction amount.

14. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any PIN. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also 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 PIN for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

15. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Michigan, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located. The name and address of the governmental agency regulating the Credit Union is:

Department of Insurance and Financial Services
Office of Credit Unions
P.O. Box 30220
Lansing, MI 48909-7720

16. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.

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Extra Credit UNION
6611 Chicago Road
Warren, MI 48092
(586) 276-3000
ExtraCreditUnion.org

Electronic Fund Transfers (EFT) Limitations Schedule

EFT Service	Limitations
Debit Card	• You may make up to a maximum of $1,500 in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may make a maximum of ten (10) PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions. • You may make a maximum of 15 POS signature-based transactions (including pre- authorized transactions) in any 24-hour period. (A pre-authorized transaction will continue to count toward your maximum until it has been settled by the merchant, which may take multiple days.) • You may make up to a maximum of $5,000 of POS signature-based transactions (including any previous pre-authorized transactions) in any 24-hour period if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • For security purposes, there are other limits on the frequency and amount of transactions available at ATMs/ITMs. • You may transfer up to the available balance in your accounts at the time of the transfer.
Clean Slate Debit Card	• You may make up to a maximum of $500 in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may make a maximum of 10 PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions. • You may make a maximum of 15 POS signature-based transactions (including pre- authorized transactions) in any 24-hour period. (A pre-authorized transaction will continue to count toward your maximum until it has been settled by the merchant, which may take multiple days.) • You may make up to a maximum of $1,000 of POS signature-based transactions (including any previous pre-authorized transactions) in any 24-hour period if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may transfer up to the available balance in your accounts at the time of the transfer.
Personal Anytime Teller (PAT)	• There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day. • The Credit Union may refuse to honor any transaction for which you do not have sufficient available funds.
eBanking / Mobile Banking App	• There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day. • P2P (Zelle) per transaction limit is $1,500. • P2P (Zelle) daily limit (beginning midnight of the current day) is $1,500. • P2P (Zelle) weekly limit (prior 7 days) is $2,500. • P2P (Zelle) monthly limit (prior 30 days) is $5,000.
eBill Pay	• There is no limit on the number of eBill Pay payments per day. • $20,000 daily limit. • $30,000 monthly limit. • Maximum per transaction limit and daily limit to pay an individual is $5,000

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