

Reg E Disclosure

HAYWARD COMMUNITY CREDIT UNION

You may use your Debit Card and PIN to:

- Obtain balance information on your checking account at an Automated Teller Machine (ATM).
- Withdraw cash from your checking account at an ATM
- Pay for purchases from your checking account at merchants that have agreed to accept the Debit Card and PIN.

Some of these services may not be available at all terminals. You may use your Debit Card without your PIN to:

- Pay for purchases from your checking account at places that display the VISA logo or have agreed to accept the Debit Card.
- Obtain a cash advance from your checking account at a financial institution that displays the VISA logo.

Any purchase or cash advance may be subject to authorization by us or by a VISA authorization center.

Each time your Debit Card is properly used, you authorize Hayward Community Credit Union (HCCU) to debit your account for the total amount shown on any sales draft, receipt or voucher originated by use of the Debit Card, whether or not it is signed by you. HCCU is permitted to handle such sales drafts, orders and vouchers in the same way it handles authorized checks drawn on your account.

LIMITATIONS OF FREQUENCY OF WITHDRAWALS

You may make a maximum of three (3) withdrawals per day at an ATM. Using your Debit Card, you may make a maximum of fifteen (15) signature based VISA merchant purchases per day. You may make a maximum of ten (10) withdrawals at a Point of Sale (POS) terminal using your Debit Card and PIN. Individual terminals or terminal operators may have other limits on the frequency of cash withdrawals.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSACTIONS

You may withdraw a maximum of \$300.00 per day at an ATM or POS terminal. Using your Debit Card, you may make VISA merchant purchases up to \$2,000.00 per day. All withdrawals are limited to the available balance in your account. Individual terminals or terminal operators may have other limits on the amount of cash withdrawals.

YOUR ABILITY TO WITHDRAW FUNDS

HCCU's policy is to make funds deposited immediately available. Longer delays may be applied when funds are deposited by check. The following circumstances may cause longer delays:

- We believe a check you deposit will not be paid;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months;
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons.

BALANCE USED TO DETERMINE FUNDS AVAILABLE TO WITHDRAW

Generally, the balance used will be the balance in your checking account after day end processing the business day before the date of transaction.

FEES AND CHARGES

- Transaction Fees- You will be charged \$.70 for withdrawals at ATM or POS terminals (whenever a PIN is entered).

Some terminals owners may impose additional transaction fees, which will be indicated at that terminal.

- Lost Card Fees- You will be charged \$5.00 for replacement card or PIN, waived if a copy of a filed police report is provided to credit union.
- Overseas Lost Card Fees- You will be charged \$300.00 per month for 2 months
- Overdraft Fees- A fee of \$20.00 will be assessed each time you overdraw your account through use of your Debit Card.

Each account accessible with a Debit Card will remain subject to the fees and charges provided for in the separate agreement or regulations covering that account.

LIMITATIONS ON USE OF DEBIT CARDS

- You must maintain a satisfactory checking account at HCCU to be eligible for a Debit Card.
- You may not request any transaction at a terminal if you know that the terminal is malfunctioning or is not operating.
- You may not attempt any transaction at an ATM or POS terminal without the use of your Debit Card and correct PIN.
- You may not attempt to initiate any transaction in connection with an account which has been closed by your or HCCU or which is subject to legal process or other encumbrance.
- You may not request a withdrawal from an account if the withdrawal would overdraw the account.

- You may not request a withdrawal from an account in excess of any dollar limitations set by the terminal owner.
- You may not request a withdrawal from an account which exceeds the limits established and disclosed by HCCU.
- You may not use your Debit Card for illegal transactions. HCCU will terminate or withdraw any product or service if we become aware that you used it illegally or for an illegal transaction. You agree to hold harmless and indemnify HCCU and reimburse HCCU for losses incurred as a result of using the Debit Card for any illegal transactions.
- Cash refunds will not be made to you on purchases made with your Debit Card. If a merchant who honors your Debit Card gives you credit for merchandise returns or adjustments, the merchant will do so by applying a credit to your account and giving you a credit slip. Any claim or defense with respect to property or services purchased with your Debit Card must be handled by you directly with the merchant or other business establishment which accepts the Debit Card and any such claim or defense which you assert will not relieve you of your obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.
- If your account becomes overdrawn, HCCU may restrict your use of the Debit Card. If this action becomes permanent, you will be notified within 30 days.

Neither HCCU nor the terminal owner is liable to you if the transaction is not completed and you have violated any of these rules.

LIMITATIONS OF HCCU'S RESPONSIBILITIES

Terminals at which your Debit Card may be used are available for your convenience and, except to the extent provided in the Electronic Funds Transfer Act, HCCU is not liable for the unavailability or failure to operate of any part of any system. HCCU is not liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of the Debit Card at any terminal.

HCCU is not responsible for the refusal of any merchant or terminal to honor the Debit Card.

The Debit Card and PIN are provided solely for your use and convenience. If you furnish your Debit Card or PIN to another person, you shall be deemed to have authorized all transactions which may be accomplished using the Debit Card or PIN until you have given actual notice to HCCU that further transactions are unauthorized. You shall be obligated to pay HCCU the amount of money, property, or services obtained by the authorized use of the Debit Card or PIN to the extent that HCCU is unable to charge such amounts to the account; and you hereby authorize HCCU to charge the amount of any such obligation to any other of your accounts at HCCU. You understand that HCCU does not encourage the use of your Debit Card and/or PIN by people who are not joint on your account. If you allow another person to use your Debit Card and/or PIN but do not tell us, HCCU will treat all transactions made by that person as if the transactions were made by

an Authorized User. It is your responsibility to control or terminate the use of your Debit Card and/or PIN by such persons, and you will remain liable for any and all use by such persons. The Debit Card remains the property of HCCU and shall be surrendered upon request. HCCU may terminate your privilege of usage of the Debit Card and may withhold approval of any transaction at any time.

Termination of privileges shall not affect your rights and obligations for transactions made with the Debit Card before your privileges were terminated.

You shall at all times safely keep the Debit Card and PIN and not permit anyone else to use them.

You shall not record the PIN on or near the Debit Card or otherwise disclose or make it available to anyone else.

You shall use the Debit Card, PIN as instructed and only for purposes authorized by HCCU.

You shall immediately report to HCCU any loss, theft, disappearance or known or suspected unauthorized use of the Debit Card or any disclosure of the PIN. Immediate notification will limit your liability for unauthorized use as provided for in HCCU's Electronic Funds Transfer Act disclosure. Telephoning us is the best way of doing this. Call us at (715)634-8931 or 888-298-9188. If you cannot notify us by telephone, you may notify HCCU in person or by writing us at:

HCCU
PO Box 876
Hayward, WI 54843

LIABILITY FOR UNAUTHORIZED USE

If you keep your Personal Identification Number (PIN) on, with or near your Debit Card, or in a location accessible to others, you will be liable for any unauthorized use of the Debit Card and/or PIN up to the maximum allowed by law. Your retention of, signature on, or use of the Debit Card constitutes your agreement to comply with these Rules as amended from time to time. This agreement and your use of the Debit Card will be governed by the laws of the State of Wisconsin.