

your permission. If you do NOT tell us within 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.

Tell us AT ONCE, if your statement shows transfers that you did not make. 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 from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additionally. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized Transactions using your lost or stolen Debit ® Card. This additional limit on liability does not apply to ATM Transactions or to Transactions using your PIN which are not processed by STAR®.

NOTIFICATION OF LOSS. If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, **call: (502) 366-6022 or 1-800-363-6022; or after business hours for your Debit Visa® or ATM Card at 1-800-264-5578; or write: ATM Department, Beacon Community Credit Union, 7910 National Turnpike, Louisville, KY 40214.**

BUSINESS DAYS. Our business days are Monday through Friday. Credit Union holidays are not included.

ACCOUNT ACCESS. Indicated below are types of Transactions we are capable of handling, some of which may not apply to your account. The information disclosed to you upon receipt of your Card or PIN will control as to access available to you. These Transactions may be at an ATM or POS, through the audio response or Home Branch, or any other terminal or device provided now or in the future that is initiated by use of your Card or PIN or both, including:

- Withdraw cash from your Share Draft or Savings Accounts.
- Make deposits to your Share Draft or Savings Accounts at locations so designated to receive deposits.
- Transfer funds between your Share Draft and Savings Accounts whenever you request.
- Pay for purchases or services at places that have agreed to accept the Card or PIN.
- Balance inquiries for a current amount in your Share Draft or Savings Accounts. This figure may not agree with your records, as some withdrawals, share drafts, or deposits may not yet be posted to your account.
- One-time electronic transfer from your account authorized by you using information from a check to initiate the transfer.
- Some of these services may not be available at all terminals.

LIMITATIONS. You may make unlimited transfers up to the amount of funds in your Savings and Share Draft Accounts through the ATM, POS, Home Branch or telephone during any one-business calendar day. You also may make unlimited deposits. However, you may only make withdrawals for combined cash total per day per Card as disclosed to you at the time of approval. During any interruption of the electronic services system ("off-line" situation), the dollar amount and frequency of Transactions may be reduced. All Transactions made with the Card or a PIN will be subject to the rules, regulations, bylaws or operating procedures of this Credit Union.

PRE-AUTHORIZED CREDITS. You may make arrangements for certain direct deposits to be accepted into your Share Draft or Savings Accounts.

FEES. Certain fees may be imposed for use of your Card or your PIN as disclosed to you at the time of approval and on the Rate and Fee Schedule you received. If you need information concerning fees for your Accounts, please request a Fee Schedule by calling (502) 366-6022 or 1-800-363-6022; or writing ATM Department, Beacon Community Credit Union, 7910 National Turnpike, Louisville, KY 40214.

We do not charge for direct deposits, preauthorized payments, or transfers to any type of account.

When you use an ATM that is not operated by us or by an Alliance One participant, you may be charged a fee by the ATM operator of the machine or by an automated transfer network used to complete the transfer and you may also be charged a fee for a balance inquiry.

THIRD PARTY DISCLOSURE. We will disclose information to third parties about your account or transfers you made as follows:

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

ACKNOWLEDGMENTS. You will receive certain documentation.

Terminal Transfers. You may receive a receipt as an acknowledgment for each Transaction made to or from your account at any device provided by us now or in the future.

Pre-Authorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from any company, individual, or the government, you may call us at (502) 366-6022 or 1-800-363-6022 to find out whether or not the deposit has been made.

Periodic Statements. You will receive a monthly statement of your Share Draft Account unless there are no transfers in a particular month. In any case you will get the statement at least quarterly. You will receive a monthly statement on your Savings Account unless there are no electronic funds transfer monetary Transactions in a particular month. In which case you will receive a quarterly or annual statement on your Savings Account.

PRE-AUTHORIZED PAYMENTS. If you have a written agreement with us or any company so authorized to initiate such agreement on your account, then we will debit your account as you ordered with the following conditions.

Right to Stop Payment. If you told us in advance to make regular payments out of your account you can stop these payments. Here's how:

Call us in care of the Member Services Supervisor at (502) 366-6022 or 1-800-363-6022; or write: Member Services Supervisor, Beacon Community Credit Union, 7910 National Turnpike, Louisville, KY 40214, in time for us to receive your request 3 business days or more before the payments scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. There may be a fee associated with the stop payment, see the Fee Schedule for details.

Notice of Varying Amount. 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. If you order us to stop one of these payments 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. This liability will be limited to the dollar amount of the transfer plus any fees and charges which may result from the transfer.

OUR OBLIGATIONS. 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 or damages. However, there are some exceptions. We will NOT BE LIABLE, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If, when applicable by prior agreement, the transfer would go over the limit on your overdraft line.
- If the equipment that you are using does not have enough cash to complete the transaction.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the machine malfunctions or ceases to operate during a transaction.
- If you make a mistake using the ATM, Point-of-Sale, or any other terminal device provided now or in the future.
- If we correct the error before the error causes you any actual damage.
- If funds in your account have been attached, garnished, levied against or we are prohibited by law from paying on your account.
- There may be further exceptions stated in agreements with you, which may be changed from time to time without notice to you.

ERROR RESOLUTION NOTICE

In case of questions or errors about your Transactions, call or write 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 your statement or receipt, notify us as soon as you can during business hours:

call: (502) 366-6022 or 1-800-363-6022; or write: Member Services Department, Beacon Community Credit Union, 7910 National Turnpike, Louisville, KY 40214.

We must hear from you no later than 60 days after we first sent the FIRST statement on which the problem or error appeared.

1. Tell your name and account number; and

2. Describe the error or 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; and
3. Tell the dollar amount or suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Debit Visa Card POS Transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, POS Transaction, or foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Debit Visa® Card POS Transactions and 20 business days if the transfer involved a new account) 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.

We will tell you the results within three 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.

YOUR ABILITY TO WITHDRAW FUNDS AT BEACON COMMUNITY CREDIT UNION

This policy statement applies to Share Draft Accounts. These are our transaction accounts, which permit an unlimited number of payments to third parties and unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 P.M. E.S.T. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 P.M. E.S.T. or on a day we are not open, we may consider that the deposit was made on the next business day we are open, including deposits made in Night Depositories located on the premises of the Credit Union Offices.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees (such as through the night depository, or by mail), or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right a way, you should ask us when the funds would be available.

In addition, funds you deposit by check may be delayed for a longer period under the following conditions:

- * We believe a check you deposit will not be paid.
- * You deposit checks totaling more than \$5,525 on any one day.
- * You deposit 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, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

Special Rules For New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the first business day we receive the deposit. Funds from the deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than US Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

Deposits at Automated Teller Machines

OUR ATMs. For ATMs that we own or operate, funds from any deposits (cash or checks) made prior to 3:00 P.M. EST on a business day, will be handled under the general rules for other deposits. Deposits made after 3:00 P.M. EST may not be available until the next business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

Dividend Payment Policy

The dividend policy for this Credit Union is set forth in the Truth-In-Savings Rate and Fee Schedule.

ONLINE PRIVACY/SECURITY POLICY

Throughout this Online Privacy Policy, "we", "us", or "our" refers to Beacon Community Credit Union and the Site refers to this website.

We are dedicated to protecting your privacy while you are using or accessing our website, www.beaconccu.org "the Site". Beacon Community Credit Union is serious about safeguarding your personal and financial information. We use a combination of state-of-the-art technology to help protect you and your information against unauthorized access. When you apply for a Beacon Community Credit Union product using an online application, you will be required to provide personal information that is necessary to process your request. To ensure that your information remains confidential, it is sent to Beacon CCU utilizing Secure Socket Layer (SSL) technology 128-bit encryption.

To collect information from your visit to Beacon Community Credit Union's website, a small file called a "cookie" is placed on your computer's hard drive by the Web servicer. Examples of the information collected include the date and time of your visit, the internet protocol address your computer was assigned, and the pages you accessed on our website. We use this information to understand how users interact with our website and to make improvements as deemed appropriate. The information we may collect will remain strictly confidential, as we do not disclose cookie information to non-affiliated third parties nor to affiliates. While most web browsers automatically accept "cookies", users are capable of preventing their web browser from using the cookies stored in their personal computer's hard drive, or even accepting cookies. Since cookies are required to maintain a secure internet connection between you and our website, please be aware that if you disable cookies, you may encounter difficulty using certain features of our website and slow the online performance.

This Online Privacy Policy applies solely to the Site. Once you enter another web site, via a link provided on the Site or by other methods, we are no longer responsible for the privacy practices of the linked site. You should review the privacy statements of those web sites as posted on the individual web sites. We may provide links to non-Beacon Community Credit Union websites, such as credit bureaus or merchants. If you follow links to websites not controlled by Beacon Community Credit Union, you should review their privacy policies and other terms, as they may be different from those of our site. Beacon Community Credit Union does not guarantee and is not responsible for the privacy or security of these websites, including the accuracy, completeness, reliability, or suitability of their information. Beacon Community Credit Union provides experiences on social media platforms such as Facebook, Twitter, and YouTube, that enable online sharing and collaboration among users who have registered to use them. Any contact you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Beacon Community Credit Union social media page, you are also subject to the Terms and Conditions of the Beacon Community Credit Union Consumer Privacy Policy Notice.

We reserve the right to collect use and user statistics from the Site. Use and user statistics will be used to track information such as visitor interests, which may be used to enhance and improve the Site in the future; however, such use and user statistics

do not include personally identifiable information. Generally, no personally identifiable information is tracked or collected on the generally accessible portions of the Site, unless you voluntarily provide such information to us via web forms or surveys on the Site. However, if you access certain portions of the Site by using a particular account authorized by us and/or a username and password, certain information including your username and password will be collected and identified with the information we have on file for that username, and the information and materials you access and actions you take while logged on with that user name, will be tracked by us.

We do not sell or otherwise distribute names or other personally identifiable information to third parties for direct marketing, sales or any other purposes. Except as noted herein, any personally identifiable information received by us is used solely for internal purposes and is not shared with any nonaffiliated organizations unless required to do so by law, upon governmental request or in response to a court order.

The Site is not designed or intended to attract children under the age of 13. We do not collect any personally identifiable information, whether or not such information is voluntarily provided, from any person we actually know is under the age of 13. If a parent or guardian accesses the Site on behalf of a person under the age of 13, that parent or guardian is responsible for protecting that child's personally identifiable information. Your child's online privacy is protected by the Children's Online Privacy Protection Act (COPPA).

For questions, comments or assistance, please contact Beacon Community Credit Union at 502-366-6022 or writing us at:

Beacon Community Credit Union
Attn: Privacy Desk
7910 National Turnpike
Louisville, KY 40214

How You Can Protect Yourself

User ID and Password – To access certain online services, you may have been assigned a unique User ID and Password that is for your use only. Your User ID and Password are designed to protect you by confirming your identity to the computer network system. To prevent unauthorized access to your accounts, it is very important to keep your User ID and Password confidential.

E-Mail

When you send us an e-mail that is general in nature and we respond, these are generally not secure. A secure (encrypted) e-mail form is available as appropriate for e-mails that contain personal information that should remain secure.

Beacon Community Credit Union Privacy Opt-Out

In the course of providing services to our membership, Beacon Community Credit Union (BCCU) collects and shares information about you. BCCU's privacy notice explains that nonpublic personal information about our members is shared with certain organizations on a confidential basis.

BCCU is required by law to give you the right to "opt-out" of information sharing with certain businesses, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain businesses. Unless we hear from you, we may share all the nonpublic personal information about you that we collect with businesses involved in automobile and homeowner's insurance, life and disability insurance, and consumer product discounts, including financial product and or service marketing companies.

BCCU believes that these types of products and services will be of value and interest to our membership.

If you prefer that we do not disclose your personal information to these types of businesses, you may exercise yours opt-out right at any time by properly completing, signing, and mailing this form to the address shown below. We will discontinue further information sharing as quickly as possible. If you have any questions about this notice, if you would like to exercise your opt-out right, or if you've elected to opt-out previously but have changed your mind, contact our member services representatives at the address shown below:

Beacon Community Credit Union
Attn: Privacy Desk
7910 National Turnpike
Louisville, KY 40214

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I have read the Privacy disclosure from Beacon Community Credit Union and I would like to exercise my right to opt-out as permitted by law. I understand that the Credit Union will treat an opt-out request from one person on an account as applying to all persons listed on the account. Please opt me out for "nonpublic personal information" on the following accounts:

Member Account Number _____

Member Name _____

Street Address _____

City, State, & Zip _____

X

Member Signature _____ Date _____

Please complete the opt-out form and return by mail or in person to:

Beacon Community Credit Union
Attn: Privacy Desk
7910 National Turnpike
Louisville, KY 40214

WIRE TRANSFER DISCLOSURE

According to the Bylaws of the Credit Union, Article 4A of the Kentucky Uniform Commercial Code ("UCC"), and Subpart B of Regulation J by the Board of Governors of the Federal Reserve ("Reg J"), the following disclosure governs the movement of funds by means of wire transfers, automated clearinghouse ("ACH") credits and some book transfers on the Credit Union records.

This disclosure sets forth the duties, responsibilities, and liabilities of all parties involved in a funds transfer. Using the Credit Union to send or receive funds transfers shall constitute your acceptance of these terms.

To the extent that the terms of this disclosure are in conflict with any other disclosure previously presented to you concerning the terms and conditions of your membership and your accounts, the terms set forth in this disclosure shall control.

This disclosure applies to funds transfers as defined in Article 4A of the UCC and Subpart B of Reg J.

The Credit Union may establish or change cut-off times for the receipt and processing funds transfer requests, amendments, or cancellations. Unless other times are posted for various types of fund transfers, the cut-off time will be at 3:00 p.m. on each day the office is open and which is not a declared federal holiday by the Federal Reserve Board. Payment orders, cancellations, or amendments are received as of the next following funds transfer business day and are processed accordingly.

The Credit Union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.

The Credit Union may establish, from time to time, security procedures to verify the authenticity of payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the Credit Union in writing that you do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.

If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions, setting forth your rights and liabilities in a wire transfer involving Fedwire.

If you give the Credit Union a payment order which identifies the beneficiary ("recipient of the funds") by name and identifying or account number, you are responsible to the Credit Union if the funds transfer is completed on the basis of the identification or account number you provided. This is true if the beneficiary's financial institution credits the transaction based only on the identifying or account number, even if it the name on the account is a person different than the named beneficiary.

If you give the Credit Union a payment or which identifies an intermediary or beneficiary's financial institution by name and identifying number, a receiving financial institution may rely on the number as the proper identification even if it identifies a different person than named by the financial institution. Therefore, you are responsible for any loss or

expenses incurred by a receiving financial institution which executes or attempts to execute the payment order in reliance on the identifying number you provided.

ACH entries and UCC Article 4A

Provisional payment disclosure: Credit given by Beacon Community Credit Union to you with respect to an automated clearing house entry is provisional until we receive final settlement. You are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice disclosure: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, Beacon Community Credit Union are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements that we provide to you.

Choice of Law disclosure: Beacon Community Credit Union may accept on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Kentucky as provided by the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account.

If the Credit Union received funds transfer for you or for other persons authorized to have access to your account, you agree that the Credit Union will provide you with notification of the receipt of all funds transfer by including such items in the periodic statements of your accounts which we provide. You may inquire between receipts of your periodic statements whether or not a specific funds transfer has been received.

If the Credit Union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the declared and calculated rate applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

By participating in any such transaction named herein, is in itself your acceptance of these rules, policies, and procedures and any other policy or procedure set forth to you at the time of the transaction.

BEACON COMMUNITY CREDIT UNION
7910 National Turnpike
Louisville, Kentucky 40214

ELECTRONIC FUNDS TRANSFER DISCLOSURE
FUNDS AVAILABILITY DISCLOSURE
ONLINE PRIVACY POLICY
PRIVACY OPT-OUT
WIRE TRANSFER DISCLOSURE

This disclosure contains important information about your rights and liabilities, please read thoroughly and retain with your valuable papers for future reference. The information contained herein is current as of 07/2020 and may change at any time

ELECTRONIC FUND TRANSFERS RULES AND REGULATIONS

The following governs any electronic fund transfer ("Transaction") made by you, or anyone authorized by you, in connection with your accounts at the Beacon Community Credit Union ("Credit Union"), whether initiated by an Automated Teller Machine ("ATM") or debit card ("Card"), by pre-authorized transaction (transfers authorized on a recurring basis at regular intervals), by audio response, via Home Branch over the Internet, or by other means of access provided now or in the future. We will issue you a Personal Identification Number ("PIN") (that you may change to a PIN of your choice) which must be used together with the Card to access the regional network of ATMs, or the national network of ATMs, our own ATMs, or Point-of-Sale Terminals ("POS"). Another PIN (that you may change to a PIN of your choice) will also be necessary to access such services as audio response, Home Branch, and other electronic systems made available now or in the future to perform Transactions on your Credit Union accounts.

AGREEMENTS. Transactions may only be performed while your accounts have sufficient balances to complete the Transaction requested. Wrongfully obtaining funds from the Credit Union by use of a Card or PIN constitutes a federal criminal offense, punishable by fine or imprisonment, or both. All terms and conditions of any written agreements that have been previously made between you and the Credit Union regarding the use of the Card and PIN and any of your Credit Union accounts apply to all Transactions, unless any terms or conditions in those agreements conflict with the rules and regulations set forth in this disclosure, in which case the rules and regulations of this disclosure shall control. All Transactions, whether deposits, withdrawals, or transfers, made with the Card or PIN are subject to verification by us. Any card or other instrument issued by us shall supersede the present instruments.

PROPERTY RIGHTS. The Card and the PIN are property of the Credit Union and your right to use these in connection with your Credit Union accounts may be terminated at any time without notice. You will surrender your Card or cease to use your PIN whenever we ask for them. You will not allow any other person possession or use of the Card or PIN. It is your responsibility to prevent disclosure and unauthorized use of your Card and your PIN. If you allow any person to use your Card or your PIN, then you will be held liable for any of their use by that person, unless you notify us that the individual is no longer authorized by you to make Transactions on your accounts. We will, as soon as possible after notification, block further Transactions on your account.

CHANGES. We reserve the right to change or add to these rules and regulations at any time, upon giving you reasonable notice at least 21 days prior to the effective date of the change. Such notice may consist of enclosing a notice on or in the statement of the account or mailing a notice in a special mailing. Notice to any joint account holder of the Card or PIN is notice to all of you. In the event we determine that an immediate change is necessary to maintain or restore the security of the electronic fund transfer services or to any account, then we may make the necessary change without advising you in advance. We can delay enforcing any of our rights against you without losing them.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

YOUR OBLIGATIONS. It is very important to keep your PIN confidential and separate from your Card to prevent someone from using it to make Transactions without your permission.

Generally. Tell us AT ONCE if you believe your 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, plus your maximum overdraft line-of-credit, if any. If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your Card or PIN without your permission. If you believe your Card or PIN 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 if someone used your Card or PIN without