

ELECTRONIC FUNDS TRANSFERS

By signing the Account Card, or signing or using the VISA Check Card or any electronic funds transfer access device, you agree to the following terms governing your and our rights and responsibilities concerning the electronic funds transfer services, as applicable. Terms and conditions set forth elsewhere in the Agreement shall also apply to your electronic funds transfer service. Electronic funds transfers (EFTs) are electronically initiated transfers of money through direct deposits, automated teller machines ("ATMs"), and Point of Sale (POS) terminals involving your deposit accounts at the Credit Union, and check card purchases.

Services

- a. **ATM/VISA Check Card.** You may use your Card and access code in automated teller machines displaying the Star, Plus, CO-OP or VISA Networks, and POS terminals, and such other machines we may designate. At the present time, you may use your Card to make the following transactions on your accounts:
 - Withdraw cash from your regular share and checking accounts.
 - Make deposits to your regular share or checking accounts.
 - Inquire about account balances.
 - Transfer funds between your regular share and checking accounts.
 - Purchase American Express Travelers Cheques at American Express Travelers Cheques ATMs.
 - Make purchases of goods and services at POS terminals of participating merchants.
 - Other transactions as offered and permitted in the future.
- b. **DIRECT DEPOSITS.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of Federal recurring payments, such as Social Security,
- c. **TELLERPHONE.** If we approve the TELLERPHONE audio response access service for your accounts, you must designate a separate Personal Identification Number (PIN). You must use your PIN along with your account number to access your accounts. At the present time you may use the PATH service to:
 - Obtain balance information on your share, checking certificate and loan accounts at the Credit Union, except VISA accounts.
 - Obtain information on the most recent deposit to your regular share account.
 - Transfer funds among your regular share, checking and loan accounts, except for VISA accounts.
 - Other transactions as offered and permitted in the future.
- d. **CU@HOME.** If we approve your application for the CU@HOME service, you may use a personal computer to access your accounts. For the CU@HOME service, you will need a personal computer with access to the Internet (World Wide Web). You may select a personal identification code. You must use your PIN along with your account number to access your accounts. You are responsible for the installation, maintenance and operation of your computer and software. The Credit Union will not be responsible for any errors or failures involving any telephone service, Internet service provider, your software installation or your computer. At the present time, you may use the CU@HOME service to:
 - Transfer funds between your Checking, Share and Loan accounts.
 - Transfer funds to accounts of other members you authorize for any of your accounts.
 - Obtain account information related to any checking, share or loan account regarding current balance, history, dividends and rates, loan interest and payoff amounts, payroll and automatic deductions.
 - Communicate with the Credit Union using the electronic mail (E-mail) feature.

- Withdraw funds from Checking or Savings accounts by check, made payable to you and mailed to you at your mailing address. Transactions involving your deposit accounts will be subject to your Membership and Account Agreement and transactions involving a loan account will be subject to your Open End Credit Agreement and Disclosures.

SERVICE LIMITATIONS.

a. VISA Check Card.

- **Withdrawals.** There is no limit on the number of withdrawals you may make at Credit Union ATMs and non-proprietary ATMs. However, you may be charged a fee as set forth on the Fee Schedule. You may withdraw up to \$200 per day if there are sufficient funds in your account. Card transactions at any authorized ATM or POS terminal are subject to limits placed on each individual ATM or POS terminal.
- **Purchases.** There is no limitation on the number of POS or VISA Check Card purchases you may make during a statement period. However, there is a daily maximum purchase limit, as set forth in the Rate and Fee Schedule. Aggregate purchases may not exceed the balance in your checking account, plus the unused portion of your overdraft line of credit (if applicable). The Credit Union reserves the right to refuse any transaction that would draw on insufficient funds, lower an account balance below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. You may not use your Card or Account for any unlawful or illegal transaction. The Credit Union may refuse to authorize any transaction, which it believes may be illegal or unlawful.
- **Transfers.** You may transfer between savings and checking accounts up to the balance in your accounts at the time of the transfer at available locations.
- **TELLERPHONE.** Your accounts can be accessed under TELLERPHONE via a touchtone telephone only. TELLERPHONE service will be available for your convenience seven days per week. This service may be interrupted for a short time each day for data processing. There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day. Transfers from a share account are limited to six in any one month.
- No transfer or withdrawal may exceed the available funds in your account. 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. Check transaction may not exceed the amount in your account. All checks are payable to you as a primary member and will be mailed to your address of record. 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 verified funds. There is no limit on the number of transaction requests you may make during a single phone call. The system may discontinue service after 30 seconds if no transaction is entered, and after seven minutes in all cases. If you wish to make any further transactions, you will have to call back. The system may also discontinue service after three unsuccessful attempts to enter a transaction.

b. CU@HOME.

- **Transfers.** You may make funds transfers to your accounts or other accounts you authorize as often as you like. However, transfers from Regular Share

Account or Dividend Express account will be limited to a total of six (6) in any one month. You may transfer or withdraw up to the available balance in your account or available credit line at the time of the transfer, except as limited under other agreements. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

- **Account Information.** The account balance and transaction history information may be limited recent account information. The availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.
- **E-mail and Stop Payment Request.** The Credit Union may not immediately receive E-mail communications that you send and the Credit Union will not take action based on E-mail requests until the Credit Union actually receives your message and has a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be an oral request and will expire in 15 days unless confirmed in writing in accordance with your Membership and Account Agreement. Contact the Credit Union immediately regarding an unauthorized transaction or stop payment request.

Conditions of EFT use. The use of your Account and EFT services are subject to the following conditions:

- **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 in our sole discretion without demand or notice. You cannot transfer your Card or Account to another person
- **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.
- **Security of Access Code.** The personal access code or personal identification code issued to or selected by you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access code that authority shall continue until you specifically revoke such authority by notifying the Credit Union suffers a loss we may terminate your EFT and account services immediately.
- **Member Liability.** You are responsible for all transfers you authorize using an EFT service under this Agreement. If you permit other persons to use an EFT service or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your Card, access code or accessed your accounts through an EFT service without your authority. Telephoning is the best way of keeping your possible losses down. You will be responsible for the \$50 Card recovery fee. For VISA Check Card purchase transactions, you will not be liable for any losses. This liability limit will apply, provided you were not grossly negligent or fraudulent in handling your VISA Check Card and you provide us with a written statement regarding your unauthorized VISA Check Card claim, otherwise the liability limits set forth below may apply.
- For all other EFT transactions, if you tell us with two (2) business days, you can lose not more than \$50 if someone uses your Cash Card or access code without

your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Cash Card or access code, and we can prove that we could have stopped someone from using your Cash Card or access code without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for any unauthorized line of credit transactions.

- Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may be liable for the following amounts lost after the sixty 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: (i) for unauthorized VISA Check Card purchase transactions-up to the limits set forth above and (ii) for all other unauthorized EFT transactions-up to the full amount of the loss

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

(503) 833-1540 or (877) 809-6675 or (503) 653-0933 or (800) 824-3119

Or write:

**Oregon Pioneer Federal Credit Union
17884 SE McLoughlin Blvd.
Portland, OR 97267**