

Electronic Fund Transfers

Disclosures and Terms and Conditions of Use

These disclosures, terms and conditions relate to all electronic fund transfer services available through ProFed ATM Card (referred to as "Card"), or by signing a separate agreement, constitute your agreement to be bound to these terms and conditions and any modification thereof.

Each Card issued by us remains our property, is not transferable, and may be cancelled or revoked by us at any time without notice. In the event of cancellation or revocation, your Card must be surrendered to us upon demand. If you attempt to use your Card after it has been cancelled or revoked, or if it is damaged or has expired, the Card will be retained by the ATM.

Transactions post to your account immediately.

1. Account Access.

- You may use your card to:
- Deposit to your regular savings or checking account through a full-service Plus ATM. Final credit of all deposits made by you at a full-service Plus ATM are subject to verification by us of the actual amount deposited, notwithstanding the figure shown on the receipt you received at the time of the deposit.
 - Withdraw cash from your regular savings or checking account through a Plus ATM. If your checking balance is not sufficient to cover the requested amount, we may approve the transaction based on overdraft coverage you have previously arranged from a share or line of credit. If funds are still insufficient, we may, at our discretion, approve the overdraft to your account and charge your account our current Overdraft PrivilegeSM fee as disclosed in our Rate and Fee Schedule.
 - Transfer funds between your regular savings and checking account through a Plus ATM.
 - Inquire on balances in your account(s) through a Plus ATM.
 - Pay for purchases from your checking account at merchants that have agreed to accept the ATM card.

2. Limitations on Amounts and Frequency of Withdrawals.

The maximum amount of cash you can withdraw each calendar day is \$200.00 from an ATM. You may use your ATM card for purchases up to your limit per calendar day. If you are making a deposit today and want to withdraw cash from that same deposit, the maximum amount of cash you can withdraw is \$100.00 from a full-service Plus ATM. For security reasons, there are other limits on the number of withdrawals allowed each day from an ATM.

3. Lost or Stolen Card and Member Liability Disclosure.

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, telephone us at:

260-483-0514 or 800-752-4613

after hours at:

888-373-2880

or write us at:

ProFed

EFT/Visa Department

P.O. Box 5466

Fort Wayne, IN 46895-5466

Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account, plus your maximum overdraft line of credit. If you tell us within two business days, you can lose no more than \$50.00 if someone used your Card without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove that we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00.

Contact us at once if you question any transactions on your statement. You must contact us within 60 days after the statement was mailed to you. If you do not tell us within 60 days, you may not get back any money you lost 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. If we suffer a loss due to your negligence, we reserve the right not to reissue your card.

CAUTION - Knowledge of your personal identification number (PIN) will allow access to your accounts by unauthorized persons if your card is lost or stolen, resulting in possible losses to you as described above. **DO NOT KEEP YOUR PIN WITH YOUR CARD.** Memorize it. If necessary, keep it in a completely separate place for your protection.

5. Business Days. Our business days are Monday through Friday. Holidays are not included.

6. Receipts and Statements. You can get a receipt at the time you make any deposit, withdrawal, or transfer to or from your account by using an ATM. You will also receive a monthly account statement on any account which has been accessed through an ATM.

7. Fees. Members will not be charged any ATM usage fees by the credit union.

8. 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 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 the transfer would go over the limit on your overdraft options.
- * If the ATM was not working properly and you knew about the breakdown when you started the transfer.
- * If the ATM where you are making the transfer does not have enough cash.
- * If any other circumstances beyond our control prevent the transfer, despite reasonable precautions we have taken.



9. Account Information Disclosure. We may disclose information to third parties about your account or the transfers you make only:

- (a.) where it is necessary to complete transfers, or
- (b.) in order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- (c.) in order to comply with a government agency, or
- (d.) if you give us your written permission.

10. Error Resolution Procedures. In case of errors or questions about your electronic transfers, telephone us at:

260-483-0514 or 800-752-4613

or write us at:

ProFed

EFT/Visa Department

P.O. Box 5466

Fort Wayne, IN 46895-5466

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct the error promptly. If we need more time, however, we may take up to 45 days (or 90 days for a point-of-sale transaction, or a transaction outside the United States) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have 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. If the account has been opened within the past 30 days we may take up to 20 days to provide provisional credit and may take up to 90 days to complete the investigation. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

11. Pre-Authorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 260-483-0514 or 800-752-4613 to find out whether or not the deposit has been made to your account.

12. Stop-Payment Orders on Pre-Authorized Transfers. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Telephone us at 260-483-0514 or 800-752-4613 or write us at P.O. Box 5466, Fort Wayne, IN 46895-5466 in time for us to receive your request three business days or more before the payment is 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 business days after you call. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. We will charge you a fee (as disclosed in our Rate and Fee Schedule) for each stop-payment order you give us.

13. ATM Surcharges. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

14. Collection Costs. Except when prohibited by law, you agree to pay any reasonable costs and expenses we incur to enforce and collect this agreement, including attorney's fees and court costs.

15. Amendments. We reserve the right to alter, amend, or rescind these terms and conditions at any time hereafter as permitted by law, but effective only upon 21 days' prior notice if the change will result in increased cost to you, increased liability, fewer types of EFT services, or stricter limitations on the frequency or dollar amounts of transfer.

PROFED

P.O. Box 5466, Fort Wayne, IN 46895-5466

Federally Insured by NCUA



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The Plus is a versatile Automatic Teller Machine (ATM) designed for your convenience. An ATM can handle most of the transactions a live teller does, and it does them at all hours of the day or night and every day of the week. You will find Plus ATMs located throughout the community, and many more worldwide.

