

Agreement and Disclosure Statement

The following Agreement includes the disclosures required by Federal Law regarding use of your ATM Card at any STAR or Cirrus Automated Teller Machine Terminal ("Terminal"). The use of the Card is also subject to the terms and conditions of the agreement(s) governing your Savings Accounts, Checking Accounts, and Preferred Checking Accounts, (collectively called "Account(s)") which the Card may access.

In this Agreement, "we", "us", or "our" means the Financial Institution named on the front of this Agreement and Disclosure Statement. "You" or "your" means the person in whose name the STAR Card or Visa is issued. The STAR Card is referred to as the "Card" or "Cards". "Credit Account" means your Credit Line. Each person who requests and receives, signs, uses, or authorizes another to use a Card hereby agrees to the following terms and conditions:

1. Liability for Unauthorized Transactions

Tell us AT ONCE if you believe your Card and/or Code 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 believe your Card and/or Code 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 uses your Card and/or Code at a Terminal without your permission.

If you DO NOT tell us within 2 business days after you learn of the loss or theft of your Card and/or Code, and we can prove we could have stopped someone from using your Card and/or Code at a Terminal without your permission if you had told us, you could lose as much as \$500.

Also, if your Account statement shows transfers that you did not make, tell us at once. 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 hospital stay) kept you from telling us, we can extend the time periods.

2. Address and Telephone Number

If you believe your Card and/or Code has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call 937-223-3333 or 1-800-543-2283, Standard Register Federal Credit Union, P.O. Box 1167, Dayton, Ohio 45401-1167.

3. Business Days

Our business days are Monday through Thursday from 7:30 AM to 5:00 PM and Friday from 7:00 AM to 5:30 PM, Eastern Standard Time. Holidays are not included.

4. Account Access

When you receive your Card and Personal Identification Number (PIN), you may make the following transactions to or from your Accounts which are tied to your Card:

- Withdraw cash from Savings Accounts, Checking Accounts
- Make deposits*
- Transfer funds between your Savings Accounts, Checking Accounts, Preferred Checking Accounts**
- Get your balance on a Savings, Checking, or Preferred Checking Account

*Service available only at STAR Machines

**Service available only at STAR and Cirrus Terminals

Some of these services may not be available at all terminals.

5. Types of STAR Card Point-of-Sale Transactions

You may access your Checking Account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

6. Limitations on Dollar Amounts of Withdrawals

There are *no limitations* on the number of times and dollar amounts you may *deposit* to or *transfer* between your Savings Account, Checking Account, Preferred Checking Account, or on the amounts of the bills you may pay. You may *withdraw* an amount up to your available balance, but *no more than \$200* with your STAR Card. The withdrawals may be completed through our Terminals during a 24-hour period each day (from 12:00 midnight to 12:00 midnight on the following business day). At times there may be a lower dollar limit imposed.

7. Charges for STAR Transactions

There is no charge for the first five withdrawals per month using your STAR Card at any STAR Machine (ATM). After 5 withdrawals, you will be charged \$1.00 per transaction made at any STAR Machine (ATM). A charge of \$1.00 will be made on all transactions made using a Cirrus Network ATM.

Certain ATMs may also impose a surcharge of \$1.00 or more per transaction. These ATMs will display the surcharge before you make your transaction.

There is a \$10.00 charge for replacement of lost Cards.

8. Transaction Records

You will get a receipt at the time you complete any transaction at a Terminal. However, you may not get a receipt if the transaction is \$15 or less.

9. Periodic Statements

You will get monthly statements for your Savings Account, Checking Account, and Preferred Checking Account.

10. Liability for Failure to Make Transactions

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 actual losses or damage; however, there are some exceptions. We will not be liable:

- (a) If, through no fault of ours, you do not have enough collected funds in your account to complete the transaction
- (b) If the transaction would go over the credit limit established on your overdraft line of credit
- (c) If the Terminal where you are making the transaction does not have enough cash
- (d) If the Terminal or the system was not working properly and you knew about the breakdown when you started the transaction
- (e) If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken
- (f) If your Account has been closed or credit privileges have been terminated
- (g) If the Card being used has been reported lost or stolen
- (h) If the transaction would exceed the limitations on dollar amounts of withdrawals (see #5 above)
- (i) There may be other exceptions stated in our Agreement with you

11. Account Information Disclosure

We will disclose information to third parties about your account or the transactions you make:

- (a) Where it is necessary for completing the transactions
- (b) In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant
- (c) In order to comply with government agency orders, court orders, or other authorized legal process
- (d) If you give us written permission

12. Cash Advances

You assume responsibility for all transactions arising from authorized use of the Card whereby cash advances are made from your line of credit by way of a Terminal, and further agree to repay all such amounts. All uses of the Card to obtain cash advances of any type or to utilize your credit privileges related to your line of credit shall also be subject to all the terms and conditions of all other agreements and disclosure statements whereby we have agreed to grant credit privileges to you.

13. Default

You will be in default if:

- (a) You break any of the promises made in this Agreement
- (b) Bankruptcy proceedings are started by or against you or you become insolvent
- (c) You die or become legally incompetent
- (d) You do not pay us any payment you owe us on time

If any of the above happens, we can require that the entire balance you owe us through the use of your Card be paid at once, without prior notice or demand. We also can, without notice, take the balance owed to us, other than on an open-end credit account out of any Savings Account, Checking Account, Preferred Checking Account you have with us.

14. Changing This Agreement

We have the right to change this Agreement from time to time, effective upon notice to you, mailed to you at your last known address shown on your record, or on any other stated effective date. We will notify you at least 21 days before a change will take effect if it will cause you greater costs or liability or if it will limit your ability to engage in STAR Card transactions. We do not have to notify you in advance, however, if the change is necessary for security reasons. Notice to one Account holder shall be considered notice to all holders of the Account.

15. Termination

The Card is the property of the financial institution named on the front of this disclosure and may be canceled and its privileges revoked at any time without prior notice to you. You shall return the Card to us upon demand, or it may be repossessed by our agent or us at any time. You may surrender the Card (only by surrendering all Cards issued on the Account) and terminate this Agreement as to future use of the Card at any time. No such termination of this Agreement by you shall be effective as to your obligation prior to the date such termination notice is received by us.

16. General

- Unless specifically otherwise provided, the terms and conditions hereof apply equally to the STAR ATM Card and Visa Card.

- Neither this Agreement nor the use of the Card in connection with any instrument shall affect or impair in any manner your obligation with respect to or under any instrument endorsed by, or drawn on your account.
- The authorized use of a Card at any Terminal location pursuant to your instruction to withdraw or transfer funds from any individual or joint account with us shall operate as your consent to withdraw or transfer funds from such account under the terms of the applicable account agreements and all rules and regulations governing such accounts. Any overdrafts created against your account may be paid by charging such amount to any other account.
- This Agreement shall be governed by the laws of the state of Ohio, except to the extent that Federal Law is applicable. Any omission or delay by us in exercising our rights hereunder shall not constitute a waiver of those rights. If any part of this Agreement is unenforceable, it will not make any other part unenforceable.

17. In Case of Errors or Questions About Your STAR Card

For transactions relating to your Savings or Checking Account(s), call or write us at the telephone number or address listed in this brochure, 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 the statement or receipt.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem/error appeared. If you tell us orally, we may require that you send us your inquiry in writing within 10 business days. 1) Tell us your name and account number 2) Describe the error or transaction you are unsure of, and clearly explain why you believe it is an error or why you need more information; and 3) Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you and we 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, a point-of-sale transaction, or a foreign-initiated transfer) to investigate. If we decide to do this, we will recredit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money while we complete our investigation. If we ask you to put your complaint/question in writing and we do not receive it within 10 business days, we may not recredit your Account. Your Account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the Account is opened.

If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

STAR (ATM SERVICE)

Cardholder Agreement & Disclosure Statement



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