

without prior notice or demand. We also can, without notice, take the balance owed to us, other than an open-end credit account, out of any deposit account you have with us.

13. 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 our 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 Visa Check 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.

14. Termination:

The card is the property of the Standard Register Federal Credit Union and may be cancelled 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 us or our agent 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.

15. General:

•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 in which the card is issued except to the extent 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.

16. In case of errors or questions about your Visa Check Card transactions relating to your Savings Account, Checking or Preferred Checking Account, telephone us at:

937-223-3333 or 800-543-2283

or write:

**Standard Register Federal Credit Union, 175 Campbell Street,
P.O. Box 1167, Dayton, OH 45401-1167**

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

(A) Tell us your name and account number.

(B) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you need more information; and

(C) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your inquiry 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 any error promptly. If we need more time, however, we may take up to 45 days to investigate your inquiry. If we decide to do this, we will re-credit your account within 10 business days 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 the investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that 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.

VISA CHECK CARD

AGREEMENT AND DISCLOSURE STATEMENT



Convenience in a Card!



(937) 223-3333

(Dayton, Ohio area)

1-800-543-2283

(Toll Free)

1-800-223-8731

(Fax)

P.O. Box 1167 • Dayton, OH 45401-1167

www.stdregfcu.org

 **Standard Register
Federal Credit Union**

AGREEMENT AND DISCLOSURE STATEMENT

The following agreement includes the disclosures required by Federal law regarding use of your Visa Check Card at any Star or automated teller machine terminal (ATM); or any electronic payment processing terminal displaying the Star, CIRRUS or Visa logo, and at any point of sale merchant displaying the Visa logo. The use of the card is also subject to the terms and conditions of the agreement(s) governing your Savings Account, Checking Account and Preferred Checking Account (collectively called "account(s)" which the card may access (and to the terms and conditions of the rules and regulations governing accounts) In this agreement, "we", "us", or "our" refers to the Standard Register Federal Credit Union. "You", or "your" means the person in whose name the Visa Check Card is issued. The Visa Check Card is referred to as the "card" or "cards." 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 has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you believe your card has been stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your card 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 we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500. Also, if our account statement shows transfers or transactions 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 hospital stay) kept you from telling us, we can extend the time periods.

2. Address and Telephone Number:

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 or write:

937-223-3333 or 1-800-543-2283

**Standard Register Federal Credit Union
175 Campbell Street
P.O. Box 1167**

Dayton, OH 45401-1167 or after hours call: 1-800-523-4175

3. Business Days:

Our business days are Monday through Wednesday, 7:30 a.m. to 5:00 p.m. EST, Thursday, 7:30 a.m. to 6:00 p.m. EST, and Friday, 7:00 a.m. to 6:00 p.m. EST. Holidays 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 into your card:

- Withdraw cash from Savings Account and Checking Account or Preferred Checking Account.
- Make purchases.
- Make deposits to Savings Account and Checking Account or Preferred Checking Account at Star terminals in Ohio, and at certain other Star terminals with reciprocal agreements outside of Ohio.
- Transfer funds between your Savings Account and Checking Account or Preferred Checking Account.
- Get the balance of your Savings Account and Checking Account or Preferred Checking Account.

5. Purchase Transactions:

You may use the Visa Check Card at any retail establishment (merchant) where the card is accepted to purchase goods and services. The card can be used for purchase transactions wherever you see the Star, CIRRUS or Visa logo. Purchase (Point-Of-Sale) transactions will be charged against your Checking Account or Preferred Checking Account.

6. Limitations on Dollar Amounts of Transactions:

There are no limitations on the number of times and dollar amounts you may deposit to or transfer between your Savings Account and Checking Account or Preferred Checking Account. You may withdraw an amount up to your available balance, but not **more than \$500.00** with your Visa Check Card. Withdrawals on unverified deposits made through an ATM machine will be limited to **\$250.00** Purchase (Point-Of-Sale) transactions will be limited to **\$2,000.00**. The withdrawals and transactions may be completed during a 24-hour period each day (from 12:00 Noon EST to 12:00 p.m. EST on the following business day). **At times, there may be a lower dollar limit imposed.**

7. Charges for Visa Check Card Transactions:

There is no charge for the first five (5) withdrawals per month using Visa Check Card at any Star Machine (ATM). After five (5) withdrawals in one month, you will be charged **\$1.00** for each additional transaction at any Star machine. A charge of **\$1.00** will be made on all transactions made using the **CIRRUS** ATM network.

There is a **\$10.00** charge for the replacement of a lost or stolen card, **\$20.00** for insufficient fund transactions, and **\$20.00** for transaction copies.

8. Transaction Records:

You will get a receipt at the time you complete any transaction at a terminal, and at any time you use your Visa Check Card for purchases.

9. Periodic Statements:

You will get monthly statements for all of your Credit Union accounts with Visa Check Card access.

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 damages, however, there are some exceptions. We will not be liable, for instance:

- (A) If, through no fault of ours, you do not have enough collected funds in your account to complete the transaction
- (B) If the terminal where you are making the transaction does not have enough cash
- (C) If the terminal or the system was not working properly and you knew about the breakdown when you started the transaction
- (D) If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken
- (E) If your account has been closed or credit privileges have been terminated
- (F) If the card being used has been reported lost or stolen
- (G) If the transaction would exceed the limitations on dollar amounts of withdrawals (see #6 above)
- (H) 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 transactions you make:

- (A) Where it is necessary for completing the transactions, 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 Government agency orders, court orders, or other authorized legal process or
- (D) If you give us written permission.

12. 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,