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www.smacu.org

Personal Account Disclosures:

- Truth in Savings
- Funds Availability
- Privacy
- ACH Wholesale Credits
- Electronic Funds Transfers (Reg. E)
- MasterMoney Debit Card & Pulse/Cirrus ATM Card Agreement & Disclosure

This table is designed to explain the accounts available at your credit union and sets forth certain conditions, rates, fees and charges that apply to your accounts. This disclosure must be used in conjunction with the rate sheet which lists the effective date, dividend rate and annual percentage yield for each of the account types. St. Mary's & Affiliates Credit Union may offer other rates, charge other fees or amend the rates and fees covered in the disclosures. Please refer to the Rate Sheet and the Fee & Charge Schedule for current rates and fees.

Account Type	Effective Date	Dividend Rate	Annual Percentage Yield (APY)	Fixed or Variable Rate	Frequency Rate is Subject to Change	Minimum Opening Deposit	Minimum Required Balance	Minimum Balance to Obtain APY	Dividends Compounded & Credited	Dividend Period	Balance Computation Method	Account Details
Share (Savings)	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	\$5	\$5	\$100	Monthly	Calendar Month	Daily Balance	See Attached
Convenience Checking	See Rate Sheet	N/A	N/A	N/A	N/A	\$0	\$0	N/A	N/A	N/A	N/A	See Attached
Plus Checking	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	\$0	See Rate Sheet	See Rate Sheet	Monthly	Calendar Month	Daily Balance	See Attached
Christmas Club	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	\$0	\$0	\$100	Monthly	Calendar Month	Daily Balance	See Attached
Advantage Account	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	\$2000	\$2000	\$2000	Monthly	Calendar Month	Daily Balance	See Attached
IRA Deposit Account	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Quarterly	\$25	\$25	\$100	Monthly	Calendar Month	Daily Balance	See Attached
Savings Safari CU Succeed	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	\$0	\$0	\$0	Monthly	Calendar Month	Daily Balance	See Attached
Certificates	See Rate Sheet	See Rate Sheet	See Rate Sheet	Variable	Monthly	See Rate Sheet	See Rate Sheet	See Rate Sheet	Monthly	Calendar Month	Daily Balance	See Attached

Savings, Advantage, Club, and Christmas Accounts:

Rate Information: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share (Savings) Account, Christmas Club Accounts, the Advantage Account, and Kirby Kangaroo Club accounts, the Dividend Rate and Annual Percentage Yield are variable and may change every month as determined by the Board of Directors. The rate appearing on the rate sheet and fees indicated on the Fee & Charge Schedule are accurate and effective for savings accounts as of the date indicated. **Compounding and Crediting:** Dividends on all savings accounts are compounded and credited monthly. For all savings accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. If you close your account before dividends are credited, you will not receive accrued dividends. **Minimum Balance Requirements:** The minimum balance required to open each account & to earn dividends on each account is stated in the Rate Sheet, and the Fee & Charge Schedule. You must maintain the stated minimum daily balance in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends on all savings account are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. **Cash withdrawals:** Withdrawals made at the credit union exceeding \$1,000 must be approved by a supervisor. The maximum ATM withdrawal per day will be lesser of \$200 or the limit allowed by the particular ATM. **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. **Dormant Account Fee:** The credit union may access a dormant account fee of \$1.00 per month. The fee will be charged annually on December 31. A dormant account is an account with a balance less than \$100 and no deposits or withdrawals for a 24 month period for which the credit union has no current address for the member.

Share Draft (Checking) Non-Dividend Bearing Accounts:

Minimum Balance to open account: There is no minimum balance to open this account. **Fees:** There are no fees or charges associated with this account. A fee will be imposed for overdrafts created by checks, ATM withdrawals, in-person withdrawals, or by any other electronic means. Checks are not returned with this account and a fee may be imposed for a check copy. If a MasterMoney Debit Card is requested with this account, the fees involved are listed on the Fee & Charge Schedule. Refer to Fee & Charge Schedule for details. Cancelled checks are truncated.

Share Draft Dividend Bearing Checking:

Rate Information: The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Draft accounts the Dividend Rate and Annual Percentage Yield are variable and may change each month as determined by the Board of Directors. The rate appearing on the rate sheet and fees indicated on the Fee & Charge Schedule are accurate and effective as of the date indicated. **Compounding and Crediting:** Dividends are compounded and credited monthly. **Minimum Balance Requirements:** The minimum balance required to open each account & to earn dividends on each account is stated in the Rate Sheet, and the Fee & Charge Schedule. You must maintain the stated minimum daily balance in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. Cancelled checks are truncated. **Fees:** Please refer to the most current Fee & Charge Schedule for fees associated with this account. **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

IRA Deposit Accounts:

Rate Information: The Annual Percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For IRA Deposit accounts Dividend Rate and Annual Percentage Yield are variable and may change each quarter as determined by the Board of Directors. The rates appearing on the rate sheet and fee indicated on the Fee & Charge Schedule are accurate and effective for IRA Deposit Accounts. **Compounding and Crediting:** Dividends are compounded and credited monthly and the dividend period is monthly. **Minimum Balance Requirements:** There is no minimum balance to open this account. You must maintain the stated minimum daily balance in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends on all savings accounts are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

Cash Withdrawals: Any cash withdraw exceeding \$1,000 must be approved by a supervisor.

Certificates:

Rate Information: The Annual percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and the frequency of compounding for an annual period. For Share Certificates the Dividend Rate and Annual percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. The rates appearing on the rate sheet and fees indicated on the Fee & Charge Schedule are accurate and effective for certificate accounts as of the date indicated.

Compounding and Crediting: Dividends are compounded and credited as set forth on the Rate Sheet. **Transaction Limitations:** After the account is opened, you may not make deposits until the maturity date stated on the certificate. **Balance Information:** The minimum balance required to open each account is stated in the Rate Sheet. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. **Certificate Renewals and Grace Periods:** St. Mary's & Affiliates Credit Union will mail a notice at least 10 days prior to the maturity of the certificate. There is a 10-day grace period after the certificate maturity date to: 1) redeem (cash in) or withdraw funds from the certificate without penalty or 2) add funds to the certificate. If no instruction is given to the credit union, the certificate will automatically renew at the same term and the rate that is in effect as of the renewal date. **Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in your account each day. The annual percentage yield stated assumes that dividends remain in the account until maturity. A withdrawal of dividends will reduce earnings. **Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. **Amount of Penalty:** The penalty of early withdrawal for any certificate account is 90 days dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned. In other words, if the account has not yet earned enough dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

Option Certificates:

Rate Information: The Annual percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and the frequency of compounding for an annual period. For Share Certificates the Dividend Rate and Annual percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. The rates appearing on the rate sheet and fees indicated on the Fee & Charge Schedule are accurate and effective for certificate accounts as of the date indicated.

Compounding and Crediting: Dividends are compounded and credited as set forth on the Rate Sheet. **Transaction Limitations:** After the account is opened, you may make deposits not to exceed \$5,200 until the maturity date stated on the certificate. These deposits can be through payroll deduction. **Balance Information:** The minimum balance required to open each account is stated in the Rate Sheet. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. **Certificate Renewals and Grace Periods:** St. Mary's & Affiliates Credit Union will mail a notice at least 10 days prior to the maturity of the certificate. There is a 10-day grace period after the certificate maturity date to: 1) redeem (cash in) or withdraw funds from the certificate without penalty or 2) add funds to the certificate. If no instruction is given to the credit union, the certificate will automatically renew at the same term and the rate that is in effect as of the renewal date. **Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in your account each day. The annual percentage yield stated assumes that dividends remain in the account until maturity. A withdrawal of dividends will reduce earnings. **Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. **Amount of Penalty:** The penalty of early withdrawal for any certificate account is 90 days dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned. In other words, if the account has not yet earned enough dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

One Time Adjustable Rate Certificates:

Rate Information: The Annual percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and the frequency of compounding for an annual period. For Share Certificates the Dividend Rate and Annual percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. The rates appearing on the rate sheet and fees indicated on the Fee & Charge Schedule are accurate and effective for certificate accounts as of the date indicated. You may make a one time rate adjustment during the term of the Certificate. **Compounding and Crediting:** Dividends are compounded and credited as set forth on the Rate Sheet. **Transaction Limitations:** After the account is opened, you may not make deposits into the account until the maturity date. **Balance Information:** The minimum balance required to open each account is stated in the Rate Sheet. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. **Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. **Certificate Renewals and Grace Periods:** St. Mary's & Affiliates Credit Union will mail a notice at least 10 days prior to the maturity of the certificate. There is a 10-day grace period after the certificate maturity date to: 1) redeem (cash in) or withdraw funds from the certificate without penalty or 2) add funds to the certificate. If no instruction is given to the credit union, the certificate will automatically renew at the same term and the rate that is in effect as of the renewal date. **Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in your account each day. The annual percentage yield stated assumes that dividends remain in the account until maturity. A withdrawal of

dividends will reduce earnings. **Early Withdrawal Penalty:** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. **Amount of Penalty:** The penalty of early withdrawal for any certificate account is 90 days dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned. In other words, if the account has not yet earned enough dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

National Credit Union Share Insurance Fund (NCUA): The National Credit Union Share Insurance Fund federally insures all the account previously listed in this disclosure. See credit union for more details.

FUNDS AVAILABILITY

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. For deposits made using an ATM, funds will be made available on the second business day after the day of deposit. At that time, you can withdraw the funds and we will use the funds to pay checks that you have written and other authorized electronic transactions.

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 4:00 PM 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 4:00 PM or on a day we are not open, we will consider that deposit was made on the next business day.

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 seventh business day after the day of your deposit. However, the first \$100 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, 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 immediately, you should ask us when the funds will be available.

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

- We believe a check you deposit will not be paid
- You redeposit a check that has been returned unpaid
- You deposit checks totaling more than \$5,000 on any one day
- 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 fifth 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.

The first \$5,000 from a deposit of a U.S. Treasury check will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers deposited into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first \$5,000 of the day's total deposits of cashier's certified, teller's, travelers', state, government, and local government checks will be available 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 \$5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,000 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 fifth business day after the day of your deposit.

PRIVACY NOTICE

St. Mary's & Affiliates Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

(608) 258-5062 or write to: Michele Lehmann
St. Mary's & Affiliates Credit Union
707 S Mills St
Madison, WI 53715

Information We Collect About You:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us:

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

Disclosure of Information to Parties That Provide Services to Us:

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members:

If you terminate your membership with St. Mary's & Affiliates Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information:

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help:

St. Mary's & Affiliates Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!

ACH WHOLESALE CREDIT

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such 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 of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we 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 we provide to you.

Choice of Law: We 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 Fund 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 New York, was provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

ELECTRONIC FUND TRANSFERS (Reg. E)

The following agreement and disclosure describes the types of Electronic Fund Transfers (EFTs) available to you, along with your rights and responsibilities concerning these transactions. The references to “you” and “your” refer to each party to the account, and references to “us,” “we,” “our,” and “SMACU”, refer to St. Mary’s & Affiliates Credit Union.

Electronic Fund Transfers Available:

ATM card/MasterMoney Debit: If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATM’s) and to:

- Make deposits to your share and share draft accounts
- Withdraw funds from your share and share draft accounts. The maximum you can withdraw in a 24 hour period from an ATM is \$200, up to three transactions in a 24 hour period.
- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share draft accounts
- Make Point-of Sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at POS terminals. The maximum POS ATM card transactions is \$500 per day, up to three transactions, and Visa Debit Card transactions are up to \$2,000 or your authorized limit, up to ten purchases per day.

MasterMoney Debit card: If approved, you may use your card to purchase goods and service from participating merchants. However, you may not use your card to initiate any type of gambling transactions. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from our MasterMoney account. If that balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts that you have established with us. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts, together with any service charges to the credit union. In the event of repeated overdrafts the credit union may terminate all services under this agreement.

CU-FAST: If we approve CU-FAST for your account, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number along with your account number to access your accounts. At the present time, you may use CU-FAST to:

- Withdraw funds from your share and share draft accounts
- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share draft accounts
- Make loan payments from your share and share draft accounts
- Determine if a particular item has cleared
- Verify the last date and amount of your payroll deposit

Your accounts can be accessed under CU-FAST via a touch-tone telephone only. CU-FAST service will be available for your convenience twenty-four (24) hours per day. 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.

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. All checks made 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 are no limits on the duration of the phone call.

Home Banking: If we approve Home Banking for your account, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number along with your account number to access your accounts. At the present time, you may use Home Banking to:

- Withdraw funds from your share and share draft accounts
- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share draft accounts
- Make loan payments from your share and share draft accounts
- Determine if a particular item has cleared
- Verify the last date and amount of your payroll deposit
- Make bill payments to preauthorized creditors
- Make MasterCard Credit Card Payments

Your accounts can be accessed under Home Banking via personal computer. Home Banking will be available for your convenience twenty-four (24) hours per day. We reserve 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. All checks are payable to you as a primary member and will be mailed to your address on record. There are no limits to the number of inquiries, transfers, or withdrawal requests you may make in any one day.

Preauthorized EFTs: The credit union will accept automatic funds transfers authorized by you to and from your deposit accounts.

Electronic Check Conversion/Electronic Returned Check Fees: If you pay for purchases or bills with a check or share draft, you may authorize your check or share draft to be converted to an electronic funds transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written agreement.

eBillPay: We will process bill payment transfer requests only to those creditors as you authorize. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor. There is not limit on the number of bill payments per day.

Member Liability:

Tell us **AT ONCE** if you believe your card or PIN (Personal Identification Number) has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 2 business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50 if someone used your card or PIN without 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 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.

Also, if your statement shows transfers that you did not make, including those made by card, or other means, 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 long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or PIN has been lost or stolen, call 608-258-5062 or write to:

St. Mary's & Affiliates Credit Union
707 S Mills St
Madison, WI 53715

You should also call the number or write the address listed above if you believe a transfer has been made using the information from you check without your permission.

Business Days:

For the purpose of these disclosures, our business days are Monday, Wednesday, Thursday 8:00-4:00, and Tuesday, Friday 7:30-4:00. Holidays are not included.

Fees & Charges:

There are certain fees and charges for electronic funds transfer services. For the most current listing of all applicable fees, see our current Fee & Charge schedule. From time to time, the charges may be changed. We will notify you of any changes required by applicable law. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

Confidentiality

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

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

Documentation:

Terminal Transfers: You can get a receipt at the time you make any transfer to or from your account using one of our ATM or POS terminals.

Periodic statements. You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly

Preauthorized payments:

Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 608-258-5062, or write us at: 707 S Mills St., Madison, WI 53715, in time for us to receive your request 3 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 days after you call. The current Stop Payment charge will be applied at the time. Please refer to the Fee & Charge Schedule for current fee.

Notice of varying amounts. If these regular payments 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 of preauthorized transfer. 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.

Financial institution's liability: 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 automated teller machine where you are making the transfer does not have enough cash.
- 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.
- There may be other exceptions stated in our agreement with you.

ERRORS

In case of error or if you have questions about your Electronic Transfers:

Telephone us at : 608-258-5062 or write to us: St. Mary's & Affiliates Credit Union., 707 S Mills St., Madison, WI 53715, as soon as you can. If you think your statement is wrong or if you need more information we must hear from you not later than sixty (60) days after we sent the first statement on which the problem appears.

- Tell us your name and account number
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the credit union has made an error or why you need more information.
- 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 ten (10) business days.

We will tell you the results of our investigation within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error so that you will have to 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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of 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. If no error, provisional credit will be reversed.

MASTERMONEY DEBIT CARD & PULSE/CIRRUS ATM CARD AGREEMENT & DISCLOSURE

CARD HOLDER RULES & AGREEMENT:

These rules govern the relationship between St. Mary's & Affiliates Credit Union ("credit union") and each person ("member") to whom is issued, or who is authorized to use, a plastic card ("card") bearing the ATM name and logo and identifying the credit union by name.

TERMINALS AND THE CARD: Subject to such restrictions as may be imposed by the credit union, the card may be used by the member at any electronic funds terminal bearing the ATM and/or CIRRUS name and logo, and such other terminals as the credit union may designate to the member from time to time. The member may perform any of the transactions listed on the enclosed Disclosure if the terminal is capable of performing the request. Transactions may be performed in connection with each Share Draft and/or Savings account with the Credit Union which the Member has requested to use with the Card and Credit Union has approved.

WITHDRAWALS, TRANSFERS, CASH ADVANCES: Each transaction requested by the member at a terminal which consists of a withdrawal or transfer from an account, is an order to the Credit Union to pay from the account at the time. The Credit Union may charge the account even though the charge creates an overdraft.

DEPOSITS AND PAYMENTS: All checks or drafts which the credit union has authorized through a terminal for deposit or payment are credited subject to collection. The credit will be reversed if the check or draft is not paid. All checks deposited in an ATM must be properly endorsed in order to be credited to your account. Travelers' checks cannot be deposited using an ATM. Except for cash deposits at a clerk operated terminal for which immediate credit will be given, all cash deposits and payments are received subject to verification by the credit union. The credit union need not credit the account for deposits until the credit union actually receives the funds and the credit will be reversed if the credit union does not actually receive the funds. If a reversal to a deposit account overdraws the account, the credit union may charge all or part of the deficiency to any other account at the credit union of any member authorized to use the card. The member shall pay the credit union any deficiency which cannot be paid out of such accounts.

LIMITATIONS ON THE CREDIT UNION'S RESPONSIBILITIES: The terminals, the ATM is Money T.M. System and any other system containing terminals at which the card may be used, are available for the convenience of the member and, except to the extent provided in section 910 of the Electronic Funds Transfer Act, the credit union is not liable for the unavailability or failure to operate of all or any part of any system. Except for its own negligence, the credit union is not liable for any personal injury or tangible property damage suffered or incurred by the member through the use or attempted use by the member of the card at any terminal. Except to the extent provided in section 910 of the Electronic Funds Transfer Act, the credit union is not liable for any loss, cost, damage or expense incurred by the member by reason of malfunction of any part of any system or failure to complete any transaction which is caused by natural disaster, fire, strike, war, riot or act of God or any other cause beyond the control of the credit union and any other entity which is part of or connected to any system. The credit union is not liable for consequential damages.

MEMBER LIABILITY AND NOTIFICATION OF UNAUTHORIZED USE: Tell us at once if you believe your card or any access code has been lost or stolen. The member's liability to the credit union for unauthorized use of the card is limited to the lesser of \$50.00 or the amount of any money, property or services obtained by the unauthorized use of the card or confidential personal identification number (PIN) prior to the time the credit union is notified orally or in writing of, or otherwise becomes aware of, circumstances which lead to the belief that unauthorized access to the member's account may be obtained. Notice is sufficient when the member takes such steps as are reasonably necessary to provide the credit union with the pertinent information. The name, address and telephone number of the person to be notified in the event the card or PIN number is lost or stolen or the member otherwise believes that unauthorized access to the account may be obtained is :

St. Mary's & Affiliates Credit Union
707 S Mills Street
Madison WI 53715
608-258-5062

Notwithstanding the foregoing, if the member furnishes another person with the card or the PIN number, the member shall be deemed to authorize all transactions that may be accomplished at a terminal until the member has given actual notice to the credit union that further transactions are unauthorized. The member shall be obligated to the credit union for the amount of any money, property or services obtained by the authorized use of the card, to the extent that the credit union is unable to charge such amount to the account designated by the member. Each member hereby authorizes the credit union to charge the amount of any such obligation to any other account at the credit union of any member authorized to use the card.

Also, if your statement shows MasterCard MasterMoney Card transactions 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 if we can prove that we could have stopped someone from making the transfers if you had told us in time: (i) for unauthorized Master Debit Card purchase transactions-up to the limits set forth above; and (ii) for all other unauthorized MasterCard MasterMoney Card transactions-if you fail to satisfy the conditions above; up to the full amount of any loss incurred after the sixty(60) days. If a good reason (such as a hospital stay) keeps you from telling us, we will extend the time periods.

STATEMENTS: A statement of each account will be furnished to the member monthly for each month in which a transaction through a terminal occurs, or once every three months, whichever is more frequent.

FEES: The member will be charged a fee for use of the card after the first twelve ATM withdrawals per month. As explained in the ATM/MasterMoney Debit Card Disclosure, each account accessible with a card will remain subject to the fees and charges provided for in the separate agreement or regulations covering that account. Refer to Fee & Charge schedule for other fees.

LIMITATIONS ON USE OF CARD:

The member may not:

- Request any transaction at a terminal if the member knows or is informed by or at the terminal, or by a clerk, that the terminal is malfunctioning or not operating.
- Attempt any transaction without the use of a card and insertion of the member's correct PIN number which will be furnished by the credit union.
- Attempt to initiate any transaction in connection with an account which has been closed by the member or the credit union, or which is subject to legal process or other encumbrance.
- Request a withdrawal or transfer of funds from an account 1) if the withdrawal or transfer would overdraw the account, 2) in an amount in excess of any dollar limitations imposed by the terminal operator, 3) in an amount which exceeds limits as established and disclosed by the credit union.
- Deposit funds to an account by means of anything other than a transfer from another account, cash or a completed negotiable instrument payable in U.S. dollars, dated within six months prior to the date of the attempted deposit, drawn by or properly endorsed by the member and the amount of which does not violate any restriction on the instrument.
- Deposit funds to an account in an amount in excess of any limitations imposed by the terminal operator.

Neither the credit union nor any terminal owner is liable to the customer if the transaction is not completed and the member has violated any of these rules.

CHARGEBACKS: If a transaction is disputed and a) involves a sale of goods or services which is paid for directly through a terminal, b) involves a transfer of \$50 or more from a deposit account and c) does not involve a check or drafts, the transaction can be reversed and the member's account recredited. The credit union must receive written or oral notice from the member within three business days of the transaction.

MULTIPLE PARTY ACCOUNTS: Each member who is a party to an account which is a joint account hereby appoints each other member who is a party to such account as the member's attorney with power to appoint one or more agents with power to use the card to make withdrawals from such account. Each member shall indemnify the credit union for any tax it may be required to pay under Wisconsin statutes by reason of withdrawals or payments from the account, after the death of a member, to any person or to the survivor in the case of a joint account.

USE OF CARD AND PIN NUMBER: The card and PIN number are provided solely for the members use and protection. The member shall at all times a) safely keep the card and PIN number and not permit anyone else to use them; b) not record the PIN number on the card or otherwise disclose or make it available to anyone else; and c) use the card, PIN number and terminals only as instructed and only for the purpose from time to time authorized by the credit union. The member will immediately report to the credit union any loss, theft, disappearance or known or suspected unauthorized use of the card or any disclosure of the PIN number.

CARD OWNERSHIP AND TERMINATION: The card remains the property of the credit union and shall be surrendered by the member upon request. The credit union may terminate the member's privilege of using the card and may withhold approval of any transaction at any time.

NOTICE OF ERRORS: The credit union will not be obligated to comply with the error resolution requirements of Regulation E of the Federal Reserve Board unless the member notifies the credit union of an error, orally or in writing, at the telephone number and address shown in the member liability and notification or unauthorized use paragraph, or at such other telephone number and address of which the credit union notifies the member.

AMENDMENTS: These rules may be amended by the credit union at any time and (subject to compliance with any applicable requirement of law concerning notice) such amendment shall be effective 21 days after mailing by the credit union of a copy of such amendment to the member at the address to which the member's statements are sent.

OTHER RULES: Retention and use of the card constitutes acceptance of these rules as amended from time to time. These rules constitute an addition to all other agreements and regulations of the credit union governing accounts which are accessible by the card of indebtedness on which payments may be made by use of the card.

GOODS OR SERVICES PURCHASES: The credit union is not responsible for the refusal of any person to honor the card. The credit union is not responsible for any goods or services that the member purchases with the card except when the card is used as a credit card and the purchase was made in response to an advertisement the credit union sent or participated in sending to the member **OR** the purchase cost \$50 or more and the transaction occurred in the same state as, or within 100 miles of, the member's address to which statements are sent.

DISCLOSURE OF INFORMATION: The credit union is authorized by the member to disclose to third parties information concerning the account and transactions involving the account:

- Where it is necessary for completing or tracing transactions or resolving errors or claims
- In order to verify the existence and condition of the account for a third party (such as a credit bureau or merchant)
- In order to comply with governmental agency or court order
- If the member gives the credit union written permission to disclose

DISCLOSURES REQUIRED BY LAW:

LIABILITY DISCLOSURE: Tell us **at once** if you believe that your ATM card or PIN number has been lost or stolen. Telephoning is the best way of doing this. You can lose no more than \$50 if someone used your card and PIN number without your permission.

ADDRESS AND TELEPHONE NUMBER: If you believe your card or PIN number has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 608-258-5062 or write St. Mary's & Affiliates Credit Union, 707 S Mills Street, Madison WI 53715.

BUSINESS DAY DISCLOSURE: Our business days are Monday through Friday. Holidays are not included.

ACCOUNT ACCESS: ATM/MasterCard MasterMoney Debit Cards may be used in connection with savings and/or Share Draft accounts. You have indicated which accounts you wish to access on your ATM/MasterCard MasterMoney card application. If you have indicated that you wish your ATM card to access only your savings account, you may use your card and PIN number to complete the following transactions:

- Withdraw cash from your primary savings account
- Make deposits to your primary savings account

If you have indicated that you wish your ATM Debit Card to access only your Share Draft account, you may use your card and PIN number to complete the following transactions:

- Withdraw cash from your Share Draft account
- Make deposit to your Share Draft account
- Pay for purchases from your Share Draft account at places that have agreed to accept the ATM card

If you have indicated that you wish your ATM/MasterCard MasterMoney Card to access both your savings and your Share Draft account, you may use your card and PIN number to complete the following transactions:

- Withdraw cash from your share and share draft account
- Make deposits to your share and share draft account
- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share
- Pay for purchases from your Share Draft account at places that have agreed to accept the ATM card.

Note: Some of the terminals may not perform all of the listed transactions.

CHARGES FOR TRANSFERS/WITHDRAWALS: There is no fee to issue an ATM card; however, we will charge you \$5.00 to replace a lost or damaged card. There will be no charge for the first twelve ATM withdrawals per account per month. We will charge you \$ 1.00 for each ATM card withdrawal after the first twelve each month.

LIMITATIONS ON TRANSFERS/WITHDRAWALS: You may make only three cash withdrawals from terminals in a 24 hour period. You may withdraw up to \$200 from terminals in a 24 hour period. You may make five merchandise purchases in a 24 hour period. You may buy up to \$500 worth of goods or services in a 24 hour period at point of sale terminals. You may make 99 merchandise purchases each in a 24 hour period up to \$2000. Terminals or terminal operators may have other limits on the amounts

of withdrawals or deposits. For security reasons there are other limits on the number and amount of transfers you may make using terminals. There are no limitations on the dollar amount or frequency of transfers which you may make with your card, but terminals or terminal operators may have limits.

TERMINAL TRANSFERS/WITHDRAWALS: You will get a receipt or have the option of getting a receipt at the time you complete any transaction to or from your account using a terminal.

PERIODIC STATEMENTS: You will get a monthly account statement for your Share Draft and savings account.

TERMINAL RECEIPT: You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with participating merchant.

OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS: If we do not complete a transaction to or from your account on time or in the correct amount according to the Cardholder Rules, 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, your account does not contain enough money to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or transfer 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.
- There may be other exceptions stated in the Cardholder Rules.

ACCOUNT INFORMATION DISCLOSURE: We will disclose information to third parties about your account or the transfers you make:

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

NOTICE OF ERRORS: If you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt, telephone us or write us as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

Telephone: **608-258-5062**

Write to: **St. Mary's & Affiliates Credit Union**

707 S Mills Street

Madison WI 53715

Tell us your name and account number. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or questions in writing within ten business days.

We will tell you the results of our investigation within ten 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 complaint or questions. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within ten business days, we may not credit your account. 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. If no error, provisional credit will be reversed.

AMENDMENTS: We may amend the above terms and conditions at any time. We will give you written notice at least 21 days before the amendment becomes effective if the amendment will result in increased fees or liability to you or stricter limitations on the transactions you may make. If, however, an immediate change in the terms or conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice.

This is only a summary of some of the terms of the account. The actual terms of the agreement between you and us are contained in the Cardholder Rules.

Revised 07/2007