

1. EFT Services. If approved, you may conduct transactions using any one or more of the EFT services offered by the credit union.
 - a. VISA Check Card/ATM Combo Card
 - i. You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card member 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 purchase will be deducted from your share draft account. If the 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, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. 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.
 - ii. You may use your Card and PIN (Personal Identification Number) in any ATM machine displaying logos of the VISA, CU/24, CO-OP, PLUS, NYCE, Honor or Cirrus Networks in order to perform the following transactions:
 1. Withdraw funds from your share and share draft accounts
 2. Transfer funds from your share and share draft accounts.
 3. Obtain balance information for your share and share draft accounts.
 4. Access your Overdraft Line of Credit account
 5. Make PIN-based POS (Point-of-sale) transactions AND request additional cash back at merchants that participate in this service.
 - iii. The following limitations on the frequency and amount of transactions may apply:
 1. You may withdraw up to a maximum of \$500 in any one day, if there are sufficient funds in your account.
 2. There is no limit to the NUMBER of cash withdrawals you may make in any one day from an ATM machine, provided the total dollar amount of the combined transactions PLUS applicable fees does not exceed \$500.00 per day.
 3. For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
 4. You may request up to \$1000.00 cash back with a PIN-based POS (point-of-sale) transaction.
 5. You may transfer up to the available balance in your accounts at the time of the transfer.
 6. There is no limit on the number of VISA Check Card purchases you may make per day.
 7. Purchase amounts are limited to the amount in your account OR \$10,000.00 per day, whichever amount is smaller.

8. See Section 2 for transfer limitations that may apply to these transactions.

Section 3 c – Foreign transactions

A fee of 1% of the amount of the transaction, calculated in US dollars, MAY be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the US, Puerto Rico or the US Virgin Islands.

Section 4 – Fees and Charges

- a. VISA Check Card/ATM Combo card fee
 - We do not charge for any ATM withdrawals at the present time
 - We do not charge for any POS transactions at the present time
 - Replacement card fee of \$5.00 per card per instance
 - Non-sufficient funds fee of \$18.00 when a transaction draws your account into a negative position because no other funds are available
 - Funds transfer fee of \$15.00 when an automatic transfer is made from one designated account suffix into another in order to clear a transaction
- b. Preauthorized EFT Fees
 - Non-sufficient funds fee of \$18.00 when a transaction draws your account into a negative position because no other funds are available
 - Funds transfer fee of \$15.00 when an automatic transfer is made from one designated account suffix into another in order to clear a transaction