

Notice Regarding ATM Fees by Others If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

(5) Documentation

You will get a receipt documenting the transaction at the time you make any transfer to or from your account using a Terminal or make a purchase with your Card(s). Your regular checking and savings account statements also indicate transactions made with the Card(s).

(6) Error Resolution: In case of errors or questions about your electronic transfer, telephone us or write us at the number or address listed in this disclosure as soon as possible, if you think your statement or receipts are wrong or if you need more information about a transfer listed on the statement or your receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the error or problem appeared. You should:

- a. Tell us your name and account number (if any)
- b. Describe the error of the transfer in question, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. 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 determine whether an error occurred within 10 business days (20 business days if the error involved an EFT made during the first (30) days after the first deposit to the account was made) after we hear from you and 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 point-of-sale transaction, a foreign initiated transfer or an EFT made during the first thirty (30) days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (20 business days if the error involves an EFT made during the first thirty (30) days after the account was made) 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 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.

We will tell you the results within 3 business days after 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 documentation that we used in our investigation.

(7) Disclosure of Account Information to Third Parties

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

- a. Where it is necessary for completing 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 government agency or court orders; or
- d. If you give us written permission.

(8) Credit Union's Liability The Credit Union may be liable to the member for all damages caused by the Credit Union's failure to make a transfer pursuant to your instruction except where:

- a. Member's account has insufficient funds to complete the transfers.
- b. The funds are subject to legal or other encumbrance.
- c. The Terminal has insufficient funds to complete the transfer.
- d. Federal Reserve Board, National Credit Union Administration or state credit union regulations might prohibit such transfers.
- e. The Terminal was not working properly and you knew about the breakdown when you started the transfer.

The Credit Union may be liable for damaged where it failed to properly credit deposits subject to the normal policies and procedures of the Credit Union. However, in no circumstances shall the Credit Union be liable for any damages where the error or failure is beyond our control (such as fire, flood, or tornado) and the Credit Union exercised due care, or where a technical or mechanical malfunction was known to the member.

Also, in the case of any error or malfunction which was not intentional on the part of the Credit Union and resulted in a good-faith error, the Credit Union's liability is limited only to actual damages proved.

Other Rules Applying to Electronic Fund Transfers: All deposits, payments, and transfers made through the use of your access device or by other preauthorized transfer are subject to proof and verification by the Credit Union. Deposits made after our cutoff time will be credited the following business day.

Transactions made in foreign currency will be converted into U.S. dollars. Because of fluctuations in foreign exchange rates, the conversion rate in effect on the processing date may differ from the date on the transaction date or posting date.

MORE CONVENIENT
THAN CASH OR
CHECKS - - -



AND SAFER, TOO!

The NEW VISA Check/ATM
Card looks like a credit card,
but works like a check...



McKenzie Valley
Federal Credit Union
PO Box 823
Springfield, OR 97477

**McKenzie Valley Federal Credit Union
VISA Check/ATM Card Agreement and Disclosures**

The following is an agreement between you and McKenzie Valley Federal Credit Union (the "Credit Union") covering VISA Check/ATM Card(s), ("Card(s)"). Please read this disclosure carefully because it tells you your rights and obligations for those transactions. You should keep this notice for future reference.

(1) Cardholder's Liability

Telephone the Credit Union AT ONCE if your Card(s) and/or code has been lost or stolen, then confirm your call with a letter.

- a. If you notify us of the lost or stolen Card(s) and/or code within two business days, your loss is limited to no more than \$50 if someone uses your Card(s) without permission.
- b. If you DO NOT notify us within two business days after you learn about the loss or theft of your Card(s) and/or code, you could lose as much as \$500. Once a card is reported lost or stolen, the automated system will disregard transactions if someone attempts to use it.

Additional Limit On Liability for VISA Check/ATM Card: Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Check/ATM Card(s). This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA, or to commercial cards.

- a. Please review your account statements carefully. If they show Card(s) transactions you did not make, notify us at once. If you do not notify us within 60 days after the statement mailing date you may not be reimbursed for the withdrawal after 60 days.
- b. **NOTIFICATION PROCEDURES:** If your Card(s) and/or code has been lost, stolen, or an unauthorized transfer has taken place, call the Credit Union at (541) 746-6121 or (800) 746-6121 and write us at PO Box 823, Springfield, OR 97477. After regular business hours, call 1-800-791-2525 to report a lost or stolen card.

BUSINESS DAYS TO REPORT PROBLEMS: The Credit Union's business days are Monday through Friday, 10 a.m. to 5 p.m., excluding federal holidays.

(2) Types of Transfers

For those accounts associated with your Card(s), you may use your Card(s) at Terminals to:

- a. Withdraw cash from checking accounts
- b. Inquire as to the amount of your available balance
- c. Pay for purchases from merchants who have agreed to accept the Card(s) for that purpose

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

(3) Limitations on Transactions

You may withdraw a maximum of \$200* or your account balance (whichever is less) from an Automated Teller Machine (ATM) per day, per card. You may use your Check Card(s) to pay for goods and services at retail locations (point-of-sale) displaying the VISA symbol. We will charge against your account all purchases and withdrawals made with your Card(s). The use of your Card(s) to purchase goods and services will constitute a simultaneous withdrawal from and/or demand from, your primary checking account. **You cannot place a stop payment on any transaction made with your Card(s).**

Illegal Use: You agree that you will not use and will not permit anyone else to use the card unlawfully, for any illegal purpose, activity or transaction.

If you use your Check/ATM Card and a dispute arises with the merchant, you agree to make a good faith effort to resolve the dispute with the merchant. If you cannot resolve the dispute satisfactorily, we will, at our discretion, assist you in efforts to resolve such dispute. However, you are ultimately responsible for reaching a resolution.

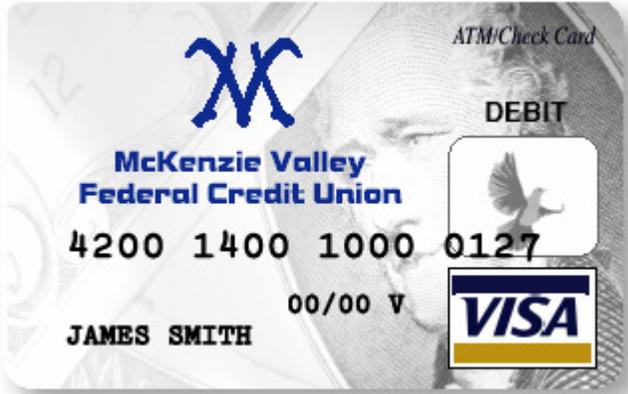
In addition to the limits on cash withdrawals at Terminals, you may use your Card(s) to purchase up to \$500* in goods and services each day, as long as your available balance is sufficient to cover the aggregate of all purchases.

*You may qualify for a higher limit.

(4) Disclosure of Charges FEES assessed to your account will include:
 ATM Transaction Fee..First four per month are free, thereafter, \$1.00 each
 Card Replacement Fee.....\$5.00
 NSF Fee.....\$20.00
 The Credit Union reserves the right to make future changes in checking and/or Card(s) service charges. (over)

Application

(A MVFCU share draft (checking) account is Required.)



I Hereby apply for and request issuance of a VISA Check/ATM card together with a person identification number (PIN) to be used to access my funds in the Credit Union.* In signing the application, I agree that use of the card shall be governed by the terms, conditions and disclosures contained in the VISA Check/ATM Card Agreement, and acknowledge receipt of that agreement. I confirm that I have read the Agreement and fully understand all of its terms, conditions and disclosures.

I request that a second card be issued to my joint owner (joint owner's signature required.)

Member(s) Information

Account number(s) _____

Primary Member Name _____

Joint Owner Name _____

Address _____

City _____

State _____ Zip _____

Home Phone # _____

Work Phone # _____

X: _____

Primary Member's Signature _____ Date _____

X: _____

Joint Owner's Signature _____ Date _____

*Subject to approval. The Credit Union is authorized to check your credit, employment history, obtain a credit report and to answer questions about your credit experiences with them.

*By signing your name, you understand that the Credit Union will provide you with additional Agreements and Disclosures in addition to the Agreements and Disclosures stated in this brochure.

VISA Check/ATM Card

The VISA Check/ATM Card allows you the flexibility of making purchases without cash and without writing a check. Your card also works as an ATM card allowing you access to over 800,000 ATMs worldwide 24 hours a day. The amount of your purchase or withdrawal is simply deducted from your checking account.



**Why wait?
Apply for your new
McKenzie Valley
Federal Credit Union
card today!**

