

**Scott Credit Union
Visa FastBuck24 Debit Card
Agreement And Disclosure**

YOUR RIGHTS AND RESPONSIBILITIES:

Enclosed is your Scott Credit Union ATM/Debit card (the "Card"). Please read this Agreement and disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference. Any use of the Card will constitute your acceptance of these terms.

GENERAL TERMS: For purposes of the following agreements and disclosures: "we", "our" and "us" refers to Scott Credit Union; "you" or "your" refers to the applicants for a Card; "Card" means a card issued by us that permits you to make transactions on authorized automatic teller machines ("ATM") or which permits you to obtain cash advances or make point of sale purchases to be charged against the Account. If there is more than one applicant, each of you will be fully responsible for the acts of the other in using the Card. Transactions using the Card will result in deposits to, withdrawals from or transfers among your accounts with us which are designated in the application ("Accounts"). If your Card is authorized for use as a debit card for point of sale transactions, then any purchase of goods or services or cash advances that you make using your Card will be deducted from the Account designated in your application for the Card. We may draw against any overdraft protection plan loan that applies to your Account to cover purchases, cash advances or fund transfers that exceed the balance in your Account, but we will not be required to draw against that loan unless required to do so by the overdraft agreement. We will not be required to charge any Account other than the one specifically designated in the application for the Card. Acceptance of your Card and PIN for point of sale transactions is conditioned upon the merchant accepting the Card. We will have no responsibility if a merchant refuses to accept the Card and PIN to pay for goods or services. We may terminate your right to use the Card at any time and at our request you will return the Card to us.

USE AND SECURITY OF PIN AND CARD: In order to use the Card, you may be required to identify yourself using a personal identification number ("PIN") issued to you by us. You are liable and responsible for all transactions that are made using your PIN or Card, whether those transactions are made by you or any person you authorize, permit or enable to have your means of identification (even if the person exceeds your authority), or by any person who obtains your PIN or Card as a result of your act or negligence. If you give someone your PIN or Card and wish to terminate their authority, or if you know or believe that your means of identification is lost, stolen or otherwise is compromised, you must notify

us in writing immediately so that we can take the necessary steps to change your PIN. You will indemnify us from and against any and all claims of any nature arising out of any use of your PIN or Card by a person you have authorized, permitted or enabled to have access to your PIN or Card.

APPLICABLE RULES: All laws, regulations, and all of our general rules and regulations that otherwise apply to your Accounts will continue to apply to transactions made using the Card and PIN including, without limitation, the timing of crediting and debiting your Accounts. We may change any of these rules and regulations, or the terms of this Agreement, at any time and if you use the Card or PIN after we give you notice of the change, you will be presumed to have accepted such change. We may add or delete available ATM machines or networks anytime at our discretion. This Agreement is governed by the laws of the State of Illinois without regard to conflicts of law rules. Whenever we are required or permitted to give notices to you, such notices may be sent to your last known address in our records. Any litigation or other legal proceedings involving this Agreement shall be brought only in the state or federal courts having jurisdiction over the county where our home office is located and you agree to the jurisdiction of such courts.

AVAILABLE TRANSACTIONS, LIMITATIONS ON AMOUNTS OF TRANSFERS: Listed below are the types of transactions available using the Card. Some of these transactions may not apply to you. You may use the Card only for the purposes designated in your application for the Card, but subject to our approval.

ATM TRANSACTIONS: If authorized, you may use your Card and PIN at participating ATMs to: make deposits to your Accounts (but only at our ATMs), transfer funds between your Accounts, withdraw cash from your Accounts, and obtain balance information about your Accounts. Some of these services may not be available at all ATM terminals. You may withdraw up to \$500 from an ATM each day. We will charge you \$1.00 for each withdrawal, and \$0.50 for each transfer amount, accounts or balance inquiries at any ATM that we do not own or operate. The owner or operator may assess additional fees as well.

POINT OF SALE TRANSACTIONS: If authorized, you may use your Card to purchase goods or services from merchants or obtain cash from merchants using your PIN, as long as the merchants accept the Card. You may obtain up to \$500 in the aggregate each day of goods or services or cash advances in point of sale transactions if the merchants require your PIN to complete the transaction. You may obtain up to \$1,500 of goods or services or cash advances in point of sale transactions if the merchants DO

NOT require your PIN to complete the transaction.

OTHER LIMITATIONS: If our computer system is off line, then the daily aggregate limit for point of sale transactions and ATM withdrawals is \$200. For security reasons, there may be other limits on the number of transfers you can make using ATMs, point of sale transactions, or other authorized transactions.

OTHER FEES: In addition to the fees that can be charged for each transaction, we will also charge you \$5.00 for any replacement Card and \$1.00 if your PIN needs to be changed. Visa will impose a 0.8% fee on international (outside the U.S.) debit and credit card transactions where a currency conversion is not performed. A 1.0% fee is assessed on international transactions when a currency conversion occurs. Other fees may be charged with respect to your Account and those fees are disclosed separately for those Accounts.

DOCUMENTATION: You can get a receipt at the time you make any ATM or point of sale transaction. You will get a monthly statement (unless there are no transfers in a particular month, in which case you will get the statement at least quarterly).

YOUR LIABILITY: TELL US AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Accounts (plus your maximum overdraft line of credit if any). If you tell us within 2 business days that your Visa check card is lost or stolen, your liability for unauthorized Visa transactions with the card, other than transactions at an ATM is \$0.00. The provisions of this paragraph do not apply to unauthorized use of your Visa check card at an ATM. They also do not apply if you were negligent in the handling of your account or card. If you tell us within 2 business days, 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 if we can prove we could have stopped someone from using your Card or PIN without your permission if you told us, you could lose as much as \$500. Also, if your 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 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 or that someone has transferred or may transfer money from your Accounts without your permission, contact us at our telephone number or address below.

OUR LIABILITY: If we do not complete a transfer to or from your Accounts 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: (1) if, through no fault of ours, you do not have enough money in your Account to make the transfer; (2) if the transfer would go over the credit limit on your overdraft line (if any); (3) if the ATM where you are making the transfer does not have enough cash; (4) if the ATM or point of sale terminal or system was not working properly and you knew about the breakdown when you started the transfer; (5) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken; or (6) there may be other exceptions stated in our agreements with you.

CONFIDENTIALITY: 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 a government agency or court orders, or (d) If you give us your written permission.

ERROR RESOLUTION: In case of errors or questions about your electronic transfers, call or write us at the telephone number or address at the end of this document 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 the first statement on which the problem or error appeared. When you contact us: (1) tell us your name and Account number (if any); (2) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and (3) tell us the dollar amount of the suspected error. If you tell us orally, we 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 after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days (90 days if the transfer involved a new Account, a point-of-sale transaction or if a transfer was not initiated in a state) 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 transfer involved a new Account) for the amount you think is in error, so that you will have use of the funds 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 documents that we used in our investigation.

Your Account is considered a “new Account” during the first 30 days after the Account is established; an Account is not considered a new Account if you have had, within 30 calendar days before the Account is established, another account with us for at least 30 calendar days. Unless each of you already have another Account with us where the first deposit was made more than 30 days before the transaction. 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 documents that we used in the investigation.

All correspondence should be directed to the address below.

BUSINESS DAY: For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

CONTACT INFORMATION: You may contact us in writing or by telephone at:

1100 Belt Line Road
Collinsville, Illinois 62234
ATTN: Member Service
(618) 345-1000 or (800) 888-4728.

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For locations and information:
(618) 345-1000 • (800) 888-4SCU
www.scu.org



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Visa FastBuck24

Debit Card Agreement & Disclosure



Make The Most Of Your Money!

A large, stylized version of the Scott Credit Union logo, featuring the name "SCOTT CREDIT UNION" in green, serif font, with the tagline "Make The Most Of Your Money!" in blue, sans-serif font below it.