

Enter your member number for Member Number and Audio Response PIN in the PIN field. Review the Terms and Conditions and print a copy of this page for your records. Scroll down to accept the Terms and Conditions and continue.

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|---------------|----------------------|
| Member Number | <input type="text"/> |
| PIN | <input type="text"/> |

Electronic Services Disclosure & Agreement

This Electronic Services Disclosure and Agreement (“Disclosure”) sets forth the terms and conditions for Electronic Funds Transfer Services which are or may be made available by Sea Air Federal Credit Union (“Credit Union”). It defines your rights and responsibilities and those of the Credit Union with respect to any Electronic Funds Transfer. Please read it carefully before using your ATM Card or MasterMoney Debit Card or initiating any Electronic Funds Transfer.

PURPOSE OF DISCLOSURE:

This Disclosure contains the terms, conditions and disclosures with respect to Electronic Funds Transfers. You understand that the agreements and rules and regulations applicable to your Share, Checking Account and any other Account you have with the Credit Union remain in effect and continue to be applicable except as specifically modified by this Disclosure.

APPLICATION OF THIS AGREEMENT AND DISCLOSURE:

This Disclosure applies to any Electronic Funds Transfer made to or from your Account(s) through the use of your ATM Card or MasterMoney Debit Card at any authorized ATM or Point-of-Sale location, through the use of your Personal Identification Number (PIN) in conjunction with your ATM Card or MasterMoney Debit Card, by pre-authorized deposit, by pre-authorized payment, by Audio Response Service or Bill Pay Services we offer or may offer in the future.

DEFINITIONS:

In this Disclosure the words “you”, “your” and “yours” refer to the party causing or initiating an Electronic Funds Transfer and the owner of any Account that may be accessed by an Electronic Funds Transfer. The words “we”, “us”, “our” and “Credit Union” refer to Sea Air Federal Credit Union. The word “Card” means the ATM Card or MasterMoney Debit Card issued to you by the Credit Union. The word “ATM” means automated teller machine. The word “EFT” means any electronic funds transfer other than by check or other paper instrument that is initiated through an ATM, electronic terminal, telephone, computer, magnetic tape or other communication device for the purpose of providing cash, debiting, crediting, transferring or inquiring on an Account; transactions at a Point-of-Sale terminal whether or not an access device is used; a check conversion to an EFT transaction such as when you provide a check to a merchant for the merchant to capture the routing, account and serial numbers to initiate a transfer, whether the check is blank, partially or fully completed and signed and regardless of where the check is presented to the merchant or whether you or the merchant or the Credit Union retains the check. The word “PIN” means a Personal Identification Number which enables you to effect transactions via an ATM Card, Audio Response Service, MasterMoney Debit Card. The word “POS” means Point-of-Sale which represents transactions that directly debit (withdraw funds from) your Checking Account only, which may include your use of the MasterMoney Debit Card or ATM Card as a Debit Card.

GENERAL DISCLOSURES AND AGREEMENT TO BE BOUND:

Requesting, retaining, using or permitting another person to use your Card and/or your PIN constitutes your acceptance of all the terms and conditions set forth in this Disclosure and binds you to all the rules and regulations governing the use of an authorized ATM or making any other EFT.

TRANSFER SERVICES AVAILABLE:

ATM Services: You may access your Account(s) at an ATM using by your Card and PIN, to:

- *make deposits to Checking or Share Account(s)*

- *get cash withdrawals from Checking or Share Account(s)*
- *transfer funds from Share to Checking Account(s);*
- *transfer funds from Checking to Share Account(s);*
- *make point-of-sale payments for goods and services to others from your share draft/checking account; and*
- *make loan payments*

Account balance inquiries are available.

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

Limitations of Service:

You and all Account owners or cardholders, jointly and severally, agree to use any access device(s) in a proper and authorized manner and only for those purposes designated and applicable, and/or only as authorized.

You may make an unlimited number of balance inquiries on your designated Account(s) each day. A transaction charge may be imposed by a participating network institution or the Credit Union "Charges for Electronic Funds Transfer Services" if such inquiries are initiated through a network terminal.

You may use your Card to obtain up to \$510.00 per day (or other amounts as specified at later dates) with the exception that from Friday 3:00 p.m. to Monday 3:00 p.m. you may obtain a total of \$1,530.00, from authorized terminals. For the purposes of this Disclosure, one "banking day" shall constitute one day.

Various financial institutions which participate in the various networks, to which the Credit Union is a member, may have authorized withdrawal limits different than \$510.00 at their respective ATM's. In the event that a specific ATM is limited to withdrawals of less than \$510.00, you will not be able to withdraw more than the cash limit at that particular ATM. Should the withdrawal limit of a particular ATM be greater than \$510.00, you will still be limited to the \$510.00 maximum withdrawal limit of available funds per Account per day as established by the Credit Union. Available funds in your Account(s) as may be indicated at the time of a balance inquiry at an ATM terminal may not reflect (if applicable) any available authorized overdraft protection options on the Account(s).

You may NOT be able to obtain all EFT services at all participating ATMs.

The Credit Union reserves the right to place a "hold" on funds deposited to your Account(s) for a reasonable period of time. You may not withdraw funds in excess of the available funds from a deposit balance subject to such hold; however, the Credit Union will provisionally credit your Account at the time of posting subject to the hold. A copy of the Credit Union's "Disclosure of Delayed Availability of Deposited Funds Policy" can be found in our Truth-In-Savings Disclosure and also at our website: www.seairfcu.org.

Types of Point-of-Sale Transactions:

You may access your Checking Account to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits these transactions, or from a participating financial institution that permits these transactions.

Other Services:

You may also arrange pre-authorized deposits or pre-authorized payments to or from your Accounts, and may affect transfers via Audio Response Service, Online Banking or Bill Pay Services (online).

Additional Electronic Funds Transfer services may be made available by the Credit Union in the future. You will be notified regarding these services.

At VISA Network ATMs:

If you have a VISA Credit Card issued by us, you may use your VISA Credit Card with your PIN to make cash advances from your Credit Card Account only. You may not access your other Account(s) via the

VISA network ATM. You authorize us to charge your VISA Credit Card Account in accordance with the instructions you give the ATM.

Electronic Check Conversions:

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account (I) to pay for purchase or (II) pay bills.

Charges for Electronic Funds Transfer Services:

All charges we impose for use of our Electronic Funds Transfers are disclosed in our Fee Schedule, which can be obtained from any of our offices or at our website at: www.seairfcu.org.

Notice Regarding ATM fees by others:

If you use an ATM or other terminal that is not operated by us, you may be charged a fee by the operator of the machine or terminal and/or by an automated transfer network. You may be charged a fee for a balance inquiry at an ATM or other terminal we do not own or operate even if you do not complete a funds transfer. You agree we may deduct all such fees from your Account(s) by initiating such EFTs.

Verification:

Any and all transactions are subject to verification. The Credit Union will acknowledge transactions only after such verification is made.

Making Electronic Funds Transfers:

You agree to follow the instructions posted, displayed or otherwise given for use of an authorized ATM or other terminals such as a POS.

Confidentiality of PIN:

Your Card and your PIN will be mailed to you separately. You agree to hold your PIN in strict confidence. You also agree that you will notify the Credit Union immediately if the Card or PIN is lost or stolen.

As a precaution you should not write your PIN on your Card or on any material carried near or with the Card. Never let anyone else use your Card. Never tell anyone your PIN. Never let anyone watch you use your Card or PIN at any ATM.

Information Disclosure to Third Parties:

The Credit Union will disclose information to third parties about your Account(s) or the transaction you engage in:

1. Where it is necessary for completing transactions, or
2. In order to verify the existence and conditions of your Account(s) for a third party such as a credit bureau or merchant, or
3. In order to comply with a governmental agency or court order, subpoena or other legal process, or to comply with a controlling law or regulation, or
4. If you give us your written permission.

Periodic Statements:

At least quarterly, you will receive a statement for each Account which may be accessed by an Electronic Funds Transfer.

You will get a statement of Account each month in which you made a reportable EFT.

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUNDS TRANSFERS:

Telephone us at (888) 732-2471 or write us at Sea Air Federal Credit Union 800 Seal Beach Blvd., Bldg. 12, P.O. Box 2648, Seal Beach, CA 90740-1648 Hours: Monday through Friday 9:30 a.m. to 4:30 p.m. as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must tell us no later than 60 days after the FIRST statement is sent

to you on which the problem or error appeared.

1. Tell us your name and Account number.
2. Describe the error or 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.
3. 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 tell you the results of our investigation within 10 business days after we hear from you (or within 20 business days, in the case of a claim made within 30 calendar days after an account is opened) and will correct any error promptly. If we need more time, however, we may take 45 days to investigate your complaint or question (or 90 days in the case of a point-of-sale transaction, claim made within 30 calendar days after an account is opened or the loss initiated outside of the United States). 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 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 if we do NOT receive your complaint or question within 10 business days, we may not re-credit your Account.

If we decide 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.

Member Liability:

YOU MAY BE LIABLE for all authorized or unauthorized uses of an ATM Card, MasterMoney Debit Card, PIN, or Audio Response Service.

Disclosure of your Liability for Unauthorized Transactions:

Tell us **AT ONCE** if you believe your ATM Card, MasterMoney Debit Card PIN, or Audio Response Service PIN has been lost, stolen or discovered by an unauthorized person, or if you believe that someone may have used any of the above without your permission 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 of the money in your Account(s), plus funds in your other Accounts and your maximum overdraft Line-of-Credit, if applicable.

Call (888) 732-2471 or write us at Sea Air Federal Credit Union 800 Seal Beach Blvd., Bldg. 12, P.O. Box 2648, Seal Beach, CA 90740-1648. If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your ATM Card, MasterMoney Debit Card, PIN, or Audio Response Service PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your ATM Card, MasterMoney Debit Card, PIN, or Audio Response Service PIN and we can prove that we could have stopped someone from using them without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transactions that you did not make, including those made by Card, code 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 hospital stay) kept you from telling us, we may extend the time periods.

If you authorize someone else to use your ATM Card and/or MasterMoney Debit Card, PIN, or Audio Response Service PIN you are responsible for all transactions which that person initiates at any time, even if the amount of the transaction(s) exceeds what you authorize.

Exception for certain MasterMoney Debit Cards:

You will generally not be liable for the unauthorized use of the MasterMoney Debit Card when such use is deemed a "MasterCard Transaction" by MasterCard International (such as use of the MasterMoney Card to purchase goods or services from merchant(s). When such use is not deemed a "MasterCard Transaction" by MasterCard International (such as use of the MasterMoney MasterMoney Debit Card, or when you have reported 2 or more incidents of unauthorized use within the preceding 12 months, or when your Account is not in good standing, you may be liable for such unauthorized use. In any case, you will not be liable for unauthorized use that occurs after you notify Sea Air Federal credit union, 800 Seal Beach Blvd., Bldg. 12, P.O. Box 2648, Seal Beach, CA 90740-1648, orally or in writing, of the loss, theft, or possible unauthorized use, and your liability will not exceed \$50.

Business Days:

Our business days are Monday through Friday 9:00 a.m. to 5:00 p.m., excluding holidays.

Credit Union Liability for Failure to Complete Transactions:

If we do not properly complete an EFT to or from your Account(s) on time or in the correct amount according to our agreement, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

1. If through no fault of ours, your Account(s) does not contain enough money (or sufficient collected funds) to complete the transaction.
2. If your Account is frozen because of a court order or a similar reason.
3. If the authorized ATM or other terminal does not have enough cash.
4. If the authorized ATM equipment or other terminal or EFT system was not working properly.
5. If your Card, PIN, or Audio Response PIN has been reported lost or stolen and we have blocked the Account(s).
6. If circumstances beyond our control prevent the transaction, despite reasonable precautions we have taken.
7. If your Card has expired, is damaged so that the machine cannot read the encoding strip, is inactive due to non-use or because your PIN or Audio Response PIN has been repeatedly entered incorrectly.
8. If your Card is retrieved or retained by an ATM.
9. If the failure to complete the EFT is done to protect the integrity of the system and/or to protect the security of your Accounts.
10. If we receive incorrect or incomplete information from a government agency, an automatic clearing house, or any other parties or entity.
11. If the Credit Union has established additional exceptions (with appropriate notice to you).

Termination and Amendment:

The Credit Union may terminate your rights to use authorized ATMs or to make EFTs at any time or amend the terms of this Disclosure, or cancel this Disclosure or the Electronic Funds Transfer Services. The Credit Union may amend, modify, delete or change any term of this Disclosure. Amendments to this Disclosure will be effective when indicated and notice of any amendments will be mailed to you. You may request termination of this service in writing but if you do you will remain liable to us for transactions and charges incurred prior to the termination of service.

Ownership of the ATM Card and MasterMoney Debit Card:

All Card(s) issued remain the property of SEA AIR FEDERAL CREDIT UNION and you agree to surrender all Card(s) to us upon demand or through retrieval by any authorized ATM or other terminal.

Disclosure Controls:

Both you and the Credit Union will be bound by this Disclosure. If there is a conflict between this Disclosure and something said by one of our employees, you agree that this Disclosure controls.

Applicable Law:

Except as governed by Federal law, this Agreement shall be construed and governed in accordance with

the laws of the State of California.

Foreign Transactions:

Purchases and cash advances made in currencies other than U.S. dollars will be converted to and billed to you in U.S. dollars under the regulations established by MasterCard International. We do not determine the currency conversion rate which is used, nor do we receive any portions of the currency conversion rate. The conversion rate to U.S. dollars will be (I) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or (II) the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer plus 1%. Conversion to U.S. dollars may occur on a date other than the transaction date; therefore, the currency conversion rate may be different than the rate in effect at the time of the transaction. You agree to pay the converted amount.

Prior Agreements:

All agreements applicable to your various Accounts, Share Certificates or loan relationships with the Credit Union shall be applicable to all transactions initiated by the Card, PIN, or Audio Response PIN except that if any such Account is an Account requiring two or more signatures, all signature requirements are hereby waived by you and any other parties may withdraw funds in connection with a transaction initiated by the use of the Card, PIN, or Audio Response PIN and each party agrees to be bound by the transaction.

Documentation:

You can get a receipt at the time you make any EFT to or from your Account at an ATM or Point-of-Sale terminal. Depending on the terminal you use you may not receive a receipt for transactions of \$15 or less.

Collection Costs:

The Credit Union may collect any amounts you owe to us under this Disclosure and you agree to pay the Credit Union its reasonable expenses, including court costs and attorney fees, for enforcing rights under this Disclosure.

REGULATION D RESTRICTIONS ON ELECTRONIC FUNDS TRANSFERS:

During any month, you may not make more than 6 withdrawals or transfers from your Share Accounts to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic (such as Audio Response, Online Banking) or order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. You may make an unlimited number of withdrawals from, or transfers among, your Share Accounts by mail, messenger or in person at the Credit Union or at an ATM. You may also make an unlimited number of withdrawals from your Share Accounts through Audio Response if you request that we send you a check.

Safety Tips for using an ATM:

An ATM provides you quick, convenient access to your money. By following these important safety tips, you can more safely use an ATM whenever you need cash:

- *Always use a Deposit Slip from your Checking Account when making a deposit at an ATM.*
- *Memorize your PIN. Do not write your PIN on your Card or leave it in your wallet. Your Card can only be used with your PIN. If your card is lost or stolen, it cannot be used unless the PIN is provided.*
- *Keep your PIN a secret. It is for your protection. Someone you trust today may not be trustworthy tomorrow. If you suspect unauthorized use of your Card, notify the Credit Union immediately.*
- *Keep your Card in a safe place. Protect it as you would cash or credit cards. If it is lost or stolen, notify the Credit Union immediately.*
- *When using an ATM at night, be sure you are in a well-lighted area. If someone in the area looks suspicious, choose another ATM in a safer location.*
- *Have your transactions ready before going to the ATM. Fill out your deposit slip and place your checks or cash in an envelope and seal it before you arrive at the ATM location.*
- *Have your Card ready to insert into the machine before arriving at the ATM so you don't have to reach into your purse or wallet while standing in front of the ATM.*

- *Don't fall for "con" games. If anyone asks you to withdraw money for any reason, leave the area, at once.*
- *Stand between the ATM and people waiting to use the machine, so others can't see you enter your PIN and perform your transaction.*
- *Put your money and receipts away before leaving the ATM.*
- *Never give information about your Account which can be accessed by EFT to strangers or respond to inquiries on the telephone that you do not initiate.*

ADDITIONAL DISCLOSURES APPLICABLE TO MASTERMONEY DEBIT CARD WHEN USED AT A POINT-OF-SALE DEVICE

Types of Available Transactions and Limits on Transactions:

By use of your MasterMoney Debit Card with your PIN or sometimes just your MasterMoney Debit Card or MasterMoney Debit Card number at a participating Point-of-Sale terminal, you authorize us to make withdrawals from your Checking Account for cash or to pay for goods and services. When you do so, you use your MasterMoney Debit Card much like a check you write on your Account. Your MasterMoney Debit Card is not then serving as a credit card, which means you may not defer payments of MasterMoney Debit Card transactions. When you use the MasterMoney Debit Card, you must follow the procedures established by the merchant or financial institution. You may be asked to sign a sales slip, withdrawal slip, or other document or just provide your MasterMoney Debit Card number. Some merchants may impose a fee for a MasterMoney Debit Card transaction. We are not liable if a merchant or financial institution does not accept your MasterMoney Debit Card or MasterMoney Debit Card number.

Your MasterMoney Debit Card and/or Account may not be used for any illegal activity or transaction. Further, you may not utilize your MasterMoney Debit Card and/or Account for the purchase of any goods or services on the Internet that involves gambling of any sort. Such transactions include, but may not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

We may debit or place a hold on your Checking Account for a transaction either on the day it is presented to us for payment, by electronic or other means, or on the day we receive notice of the transaction, whichever is earlier.

If a merchant or other financial institution requests an authorization for a transaction you want to conduct, we may place a hold on your Checking Account for the amount authorized. As a result you will not have access to the funds on hold, other than for the transaction authorized, until the transaction posts to your Checking Account or until the hold expires (up to 3 business days from the date of the transaction).

You may not stop payment on a MasterMoney Debit Card transaction. Furthermore, in the event of a dispute with a merchant, you may have to settle directly with that merchant. If a merchant misrepresents the quality, price, or warranty of goods or services for which you paid with your MasterMoney Debit Card, you agree to indemnify and hold us harmless for all damages and liability which result from the misrepresentation.

Indemnification:

If you breach or don't fulfill any of the terms of this Disclosure, you also agree to indemnify and hold us harmless for all resulting damages and liability.

Account Access:

You may use your MasterMoney Debit Card to access your Account(s) as you normally would at any authorized ATM terminal. You may use your MasterMoney Debit Card to withdraw cash from your Share or Checking Account or pay for merchandise from your Checking Account at participating merchants, financial institutions or others who honor the MasterMoney Debit Card.

Limitations on Dollar Amounts and Frequency of Transactions:

Purchases made above the floor limit of the merchant will require an authorization number from

MasterMoney. You may make MasterMoney Debit Card transactions up to \$1,500 in each 24-hour period as long as your available balance will cover the transaction.

Use of the Card:

You may use the Card and PIN to:

- Withdraw cash from your Account at ATMs, merchants, or financial institutions that accept MasterMoney Debit Card;
- Transfer funds between your account and another account you have with the Credit Union; and
- Make deposits to one of your accounts at the Credit Union.

You may use the Card without the PIN to:

- Purchase goods or services by mail or telephone from places that accept MasterMoney Debit Card (these are point-of-sale or POS transactions);
- Order goods or services by mail or telephone from places that accept MasterMoney Debit Card; and
- Make automatic payments from your Account to pay bills or other charges, providing that the person or organization that you are paying agrees to accept payments this way.

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

Use of the Card, the Account number on the Card, the PIN or any combination of the three for payments, purchases, or to obtain cash from merchants, financial institutions or others who honor MasterMoney Debit Card is an order by you for the withdrawal of the amount of the Transaction from your Account. Each Transaction with the Card will be charged to your Account on the date the Transaction is posted to your account. When the Credit Union receives notification of a Debit Card transaction, it will put a hold on an equivalent amount of funds in your share draft/checking account for 3 days or until the day the transaction is charged to your account.

All Card transactions covered by this Agreement are subject to the terms and conditions of your Account agreements with us governing the affected accounts, except as modified by this Agreement. Any future changes to your Account agreements may affect the use of this card.

Illegal Use of MasterMoney Debit Card:

You agree that your MasterMoney Debit Card Account will not be used to make or facilitate any transaction(s) that are or might be construed to be illegal pursuant to applicable law, rule or ordinance, including but not limited to gambling. Said use, including any such authorized use, will constitute an event of default under this Agreement. You agree that the Credit Union has no liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s). You agree that you are responsible for repayment of any and all debts incurred for these transactions. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

Overdrafts:

You promise to pay the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account, unless you have available overdraft privileges. If you do not have overdraft privileges, the Credit Union may deduct the amount of any overdraft on your Account from any other account you have with the Credit Union, except an Individual Retirement Account.

Refusal to Honor Card:

The Credit Union is not liable for the refusal or inability of any electronic terminal to honor the Card or to complete a withdrawal from your Account, or for their retention of the Card. The Credit Union is also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.

MasterMoney Cross-Border Transactions:

Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. If a cross-border transaction on a U.S.-issued credit or debit card is submitted to MasterCard in the currency of the country of the merchant, MasterCard will convert the transaction to the cardholder's billing currency using its currency conversion procedure. MasterCard uses either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The government-mandated rate or wholesale exchange rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed, which may differ from that applicable to the date the transaction occurred or when it is posted to your account. Added to your cross-border transaction are a MasterCard Issuer cross-border assessment of eight-tenths of one percent (.8%) and currency conversion assessment of two-tenths of one percent (.2%).

Right to Receive Documentation:

You may receive a receipt from the merchant or financial institution at the time you make a purchase or obtain cash. You should retain this receipt to compare with your statement from us. Depending on the terminal you use you may not receive a receipt for transactions of \$15 or less.

You will receive a statement monthly for the Account(s) which you have accessed using the MasterMoney Debit Card. The statement will show the effective date that you initiated the transaction, the type of transaction, and the amount of the transaction.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED DEPOSIT OR NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS

Credit given by us to you with respect to deposit of funds through an automated clearing house "ACH" 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 your use of this type of deposit constitutes your agreement 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 (i.e. the originator of the entry) via such entry shall not be deemed to have paid you the amount of such entry.

Under the operating rules of the National Automated Clearing House Association "NACHA" which are applicable to ACH transactions involving your Account(s), 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.

We may accept on your behalf payments to your Account(s) which have been transmitted through one or more ACH transactions and which are not subject to the Electronic Funds 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 as provided by the operating rules of NACHA, which are applicable to ACH transactions involving your Account(s).

Pre-Authorized Deposits:

If you have arranged to have pre-authorized electronic deposits of your payroll checks, payroll deductions, pension checks, or other recurring payments, (for example, Social Security payments), the following provisions apply to you in addition to those previously stated.

Account Access:

Pre-authorized deposits may be made to your Account(s).

Notification of Pre-Authorized Deposits:

If you have arranged with a third party (for example, the Social Security Administration) to make pre-authorized deposits to your Account(s) at least once every 60 days, the third party making pre-authorized deposits may have agreed to notify you every time the party sends us money to deposit to your Account(s). If you have not made such an arrangement you may telephone us at (888) 732-2471 (Monday thru Friday

9:00 a.m. to 5:00 p.m.) and we will advise you whether or not the pre-authorized deposit has been made.

Documentation of Pre-Authorized Deposits:

You will receive a monthly statement for each Account to which a pre-authorized deposit has been made.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED PAYMENT SERVICES

If you have requested a pre-authorized payment from your Share Account or your Checking Account such as payment of insurance premiums, mortgage payments, etc., the following provisions apply to you in addition to those previously stated in this disclosure:

Right to Receive Documentation of Pre-Authorized Payment: INITIAL AUTHORIZATION:

You can get copies of the pre-authorized payment documentation from the third party being paid at the time you give them the initial authorization.

Notice of Varying Amounts:

If your pre-authorized payment varies in amounts, the party who will receive the payment is required to tell you 10 days before each payment when it will be made and how much it will be. You may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Periodic Statement:

You will receive a monthly statement for each Account which was accessed by a pre-authorized payment.

Right to stop Pre-Authorized Payment: If you want to stop any pre-authorized payment, here's how:

Call us at (888) 732-2471 or write us at Sea Air Federal Credit Union 800 Seal Beach Blvd., Bldg. 12, P.O. Box 2648, Seal Beach, CA 90740-1648, in time for us to receive your stop request at least 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 your call. If you stop payment on a pre-authorized payment from your Account(s) and that payment is a recurring debit, the stop only applies to a specific payment on a specific date for a specific amount. You are not revoking authorization for the person to be paid to receive payments from your Account. The stop payment order remains in effect until the earlier of the following occurs: a lapse of 6 months from the date of the stop payment order, payment has been stopped, or you withdraw the stop payment order. We may charge you a Stop Payment Fee as established in our Fee Schedule.

Right to Revoke Authorization of a Pre-Authorized Payment:

If you revoke the authorization for a person to make pre-authorized payments from your Account, you must sign an affidavit with us stating that you have notified the person receiving the payment that you have revoked authorization for the payment, to be made in a manner specified by the original authorization you signed. This must be done within 15 days before the payment will be made from your Account. You are thereby authorizing the Credit Union to revoke or cancel the entire pre-authorized third party arrangement to that third party payee.

Our Liability for Failure to Stop Payment:

If you order us to stop your pre-authorized payments 3 business days or more before the transaction is scheduled and we do not do so, we will be liable for your losses or damages, to the extent provided by law.

Non-Sufficient Funds (NSF) Charge:

If your Account does not have sufficient funds to pay your pre-authorized payment(s), the request(s) for payment will be returned to the third party. Additionally, your Account will be charged a Non-Sufficient Funds Fee as established in our Fee Schedule.

ADDITIONAL DISCLOSURES APPLICABLE TO AUDIO RESPONSE SERVICE

If you requested and have been approved for use of the Sea Air Federal Credit Union Audio Response

Service the following provisions apply to you in addition to those previously stated in this Disclosure.

These services are available for your convenience 24 hours a day, seven days a week, with minor interruptions for end-of-day process or other malfunctions beyond our control.

Confidentiality of PIN:

You agree to hold your PIN in strict confidence and you will notify the Credit Union immediately if the PIN is lost or stolen. If you disclose your PIN to anyone, you understand that you have given them access to your Account(s) via Audio Response Service and that you are responsible for any such transaction. You further understand that your PIN is not transferable.

If the wrong PIN is entered 3 times consecutively, Audio Response will hang-up as a security measure.

Transactions Available:

You may use Audio Response Service to perform the following transactions:

- *Obtain account and loan balances;*
- *Obtain loan payment due date and pay off information;*
- *Obtain last dividend, date and amount;*
- *Obtain clearance of specific checks;*
- *Request a check withdrawal from your Share or checking account;*
- *Transfer funds between your Share and Checking Accounts; and*
- *Make loan payments.*

All payments and deposits are subject to later verification by us.

ONLINE BANKING AND BILL PAYER SERVICE are additional services offered to SEA AIR FEDERAL CREDIT UNION members. The disclosure outlining the terms and conditions of these services will be provided for you to review, accept and print for your records at the time you agree to use these services. You may sign up for these services at www.seairfcu.org.

ACH AND WIRE TRANSFERS:

ACH and Wire Transfers you instruct us to make on your behalf are subject to Article 4A of the Uniform Commercial Code "UCC" – Funds Transfer, as adopted in California and Regulation J. If you originate funds transfer for which a Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we may rely on the identifying number to make the payment. We may rely on the number even if it identifies a financial institution, person or Account other than the one named. You agree to be bound by Automated Clearing House Association Rules. These Rules provide, among other things, that payment made to you, or originated by you, are provisional until final settlement is made through the Federal Reserve Bank or payment is otherwise as provided in Article 4A-403(a) of the UCC. 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 the amount of such entry. If we receive a credit to an account you have with us by Fedwire or ACH, we are not required to give you any notice of the payment or credit.

CREDIT INFORMATION:

You authorize us to make, from time to time, such credit, employment and investigative inquiries as we deem appropriate in connection with the issuance and the use of your Card. We may furnish information concerning your account(s) or credit file to consumer reporting agencies and others who may properly receive that information and as otherwise provided in the any other agreement you may have with us.

WAIVER AND SEVERABILITY:

You waive and release us from any obligations that could arise due to defenses, rights and claims you have or may have against any third party because of the use of the Card. We may delay enforcing our rights under this Disclosure without losing them. If we waive a provision of this Disclosure, the waiver applies

only in the specific instance in which we decide to waive the provision and not to future situations or to other provisions of the Disclosure.

If any part of this Disclosure is found to be inconsistent with any applicable law or regulation, then to the extent the law can be amended by contract, you agree with us that this Disclosure controls and that the law or regulation is amended by this Disclosure. A finding that any part of this Disclosure is invalid or unenforceable will not affect the remainder of this Disclosure.

NOTICES:

Any notice sent to you by the Credit Union will be effective when mailed to your last known address as shown on the Credit Union records.

OTHER AGREEMENTS:

Other agreement between you and the Credit Union controlling Share Accounts and Checking Accounts continue to apply except to the extent expressly modified by this Disclosure.

COPY RECEIVED:

You acknowledge receipt of a copy of this Disclosure and Agreement.

APPLICABLE LAW:

This Disclosure and all agreements referenced herein shall be construed and governed in accordance with the laws of the State of California.

NOTICE:

IF YOU DO NOT AGREE TO THE TERMS OF THIS DISCLOSURE AND AGREEMENT, DESTROY YOUR CARD(S) IMMEDIATELY BY CUTTING IT IN HALF, AND RETURN IT TO SEA AIR FEDERAL CREDIT UNION, 800 SEAL BEACH BLVD., BLDG. 12, P.O. BOX 2648, SEAL BEACH, CA 90740-1648. YOUR USE OF ANY SERVICES SET OUT HEREIN CONSTITUTES YOUR UNDERSTANDING AND ACCEPTANCE OF ALL TERMS AND CONDITIONS SET FORTH HEREIN.

I have read and agree to the terms and conditions.

I Agree

Cancel