

- Access your Line of Credit Account to request loan advances;
- Transfer funds from your Line of Credit to your Share Checking and Share Savings Accounts.

Transactions made through Phone Express (Audio Response) and/or E-Branch (Home Banking) are binding only after verification by the credit union. Transactions occurring after normal business hours each day will be posted to the appropriate Account(s) on the next business day after the date of such transaction.

The total dollar amount of each transaction via Phone Express and/or E-Branch (Home Banking) is subject to limits set by the credit union (presently set at \$9,999.99), and sufficient verified funds must be available to satisfy your transaction instruction.

You understand all share withdrawals, checking withdrawals, and Line of Credit Loan Advance Checks will be made payable to the first named member on the Account and mailed ONLY to the address on file.

Check requests made before 3:00 P.M. on any United Methodist Federal Credit Union business day will be mailed the same day if not picked up by 3:00 P.M. by you at the Main Credit Union Office.

Check requests made after 3:00 P.M. or on holidays or weekends, will be mailed to the address on file the next business day.

Checks will be printed at 9:00 A.M., 12:00 Noon, and 3:00 P.M. each Credit Union business day.

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 Electronic Funds Transfer.

ACCESS TO ACCOUNTS: You understand that you are responsible for the safekeeping of your PIN (Access Code) provided by the Credit Union and for all transactions by use of Phone Express (Audio Response) and/or E-Branch (Home Banking).

ON-LINE E-MAIL COMMUNICATIONS: You can communicate with us via electronic mail (e-mail) by logging on to our web site and following the instructions for contacting us. However, you may only e-mail us general questions and not account information questions. We will not respond to account information-related questions sent to us via e-mail. Also, you should not send us any confidential account information via e-mail. We will only respond to e-mail sent to us via our web site. You cannot perform transactions on your account via e-mail. You cannot request a stop payment or report unauthorized transactions via e-mail. Since these types of requests require expeditious handling, you must make these requests by calling or mailing us. You agree that we may take a reasonable amount of time to act on any e-mail we actually receive from you. Any information you receive from us in response to your e-mail questions is provided on a best-efforts basis and is believed to be reliable but cannot be guaranteed. We are not responsible for any deficiencies in the accuracy, completeness, availability or timeliness of such information or any investment or other decision you make using this information. We will only respond to e-mails from the e-mail address we have on file for you. If you change your e-mail address you must notify us before your e-mail address changes.



United Methodist FEDERAL CREDIT UNION

Lighting the way to financial stewardship

P.O. Box 60651
Montclair, California 91763-1126
(909) 946-4096 • (800) 245-0433

ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

PLEASE KEEP THIS
BROCHURE FOR
YOUR RECORDS

Effective June 1, 2011



INDEX

ATM Agreement	1
Error or Questions about Electronic Funds Transfers	2
Your Liability for Unauthorized Transactions	3
Unauthorized Use (MasterMoney Debit Card)	3
Charges for Electronic Funds Transfer Services	4
Safety Tips at ATM	6
MasterMoney Debit Card as Point of Sale Device	7
Pre-Authorized Deposits	8
Pre-Authorized Payments	8
Electronic Check Transactions	9
Phone Express (Audio Response)	9
On-Line E-Mail Communications	10

arrangement to that third party payee. In accordance with our Fee Schedule we will charge you for each stop payment order you give.

OUR LIABILITY FOR FAILURE IN WRITING TO STOP PAYMENT: If you order us to stop your pre-authorized payments three (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.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If funds from your account have been transferred via ACH where you have provided a paper check or check information to a merchant or other payee to capture the routing, Account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction") the following applies to you:

TYPES OF AVAILABLE TRANSACTIONS: We may make transfers via ACH where you have provided a paper check to enable the merchant or other payee to capture the routing, Account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; or whether the check is retained by the consumer, the merchant or other payee, or the payee's financial institution.

ACCOUNT ACCESS: Electronic Check Transactions may be made from your Checking Account only.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSACTIONS: You may make Electronic Check Transactions only to the extent that you have available clear funds in your Checking Accounts or available funds in your designated overdraft sources.

OVERDRAFT TO LINE OF CREDIT: You understand that if you have an overdraft line of credit account in conjunction with your Checking Account, then you may use that line of credit to fund any overdraft on your Checking Account including overdrafts caused by any Electronic Check Transactions. You understand that you may not otherwise initiate an Electronic Check Transaction to overdraw your Checking Account, your line of credit, if applicable. However, if you do overdraw, you authorize us to cover the overdraft on your Checking Account by making a cash advance from your line of credit account, if any.

Overdrafts which cannot be honored are payable on demand and may result in termination of your account(s).

ADDITIONAL DISCLOSURES APPLICABLE TO PHONE EXPRESS (AUDIO RESPONSE) AND/OR E-BRANCH (HOME BANKING)

If you requested and have been approved for use of the United Methodist Federal Credit Union Phone Express (Audio Response) and/or E-Branch (Home Banking), the following provisions apply to you in addition to those previously stated.

These services are available for your convenience 24 hours a day, seven days a week, with minor interruptions for end-of-day processing.

CONFIDENTIALITY OF PIN: You agree to hold your PIN in strict confidence, and you will notify the Credit Union immediately if the PIN (Access Code) is lost or stolen. If you disclose your PIN (Access Code) to anyone, you understand that you have given them access to your Accounts via Phone Express and/or E-Branch (Home Banking) and that you are responsible for any such transaction. You further understand that your PIN (Access Code) is not transferable.

If the wrong PIN (Access Code) is entered three (3) times consecutively, Phone Express and/or E-Branch (Home Banking) will immediately cease as a security measure.

TRANSACTIONS AVAILABLE: You may use Phone Express (Audio Response) and/or E-Branch (Home Banking) to:

- Obtain account and loan balances;
- Obtain last dividend, date and amount;
- Obtain clearance of specific checks;
- Request a check withdrawal from your Share and Share Draft / Checking account;
- Transfer funds between your Share and Share Draft / Checking;

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.

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

VERIFICATION: All transactions affected by use of the MasterMoney Debit Card or which would otherwise require your signature, or other authorized signature, shall be valid and effective as if signed by you when accomplished by use of the MasterMoney Debit Card and PIN (where PIN is required). Deposits at an ATM are subject to verification and collection by us and are subject to our "Your Ability to Withdraw Funds" Policy. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. This identification should include your name, the Credit Union name, member number, and the account to which you want the deposit to go. If it is a deposit to your checking account, the deposit slip should be included.

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

If you have arranged to have pre-authorized electronic deposits of your 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 at least once every sixty (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. If you have not made such an arrangement you may telephone us at (909) 946-4096 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 which was accessed by a reportable Electronic Funds Transfer.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED PAYMENT SERVICES

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

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 payments vary in amount, the party who will receive the payment is required to tell you ten (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 reportable Electronic Funds Transfer.

RIGHT TO STOP PRE-AUTHORIZED PAYMENT: If you want to stop any pre-authorized payment, here's how:

Call us at (909) 946-4096 or write us at United Methodist Federal Credit Union, P.O. Box 60651, Montclair, CA 91763-1126, in time for us to receive your stop request three (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. If you request to stop payment, you are authorizing the Credit Union to revoke or cancel the entire pre-authorized payment

ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

This Agreement and Disclosure ("Disclosure") sets forth the terms and conditions for Electronic Funds Transfer Services which are or may be made available by United Methodist 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 and/or VISA Debit Card or effecting any other kind of 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 Account, 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 at any authorized ATM, through the use of your Personal Identification Number (PIN) in conjunction with your ATM Card, MasterMoney Debit Card, by pre-authorized deposit, by pre-authorized payment, by Audio Response Service (Phone Express), or by OnLine Banking (Home Banking).

DEFINITIONS:

In this Disclosure the words "you", "your" and "yours" refer to the party causing an Electronic Funds Transfer. The words "we", "us", "our" and "Credit Union" refer to UNITED METHODIST 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 an Automated Teller Machine. The word "EFT" means any Electronic Transfer of Funds other than by check or other paper instrument that is initiated through an electronic terminal, telephone, computer, magnetic tape or other communication device for the purpose of providing cash, debiting, crediting, transferring or inquiring on an Account. The words "PIN" or "Access Code" mean a Personal Identification Number which enables you to effect transactions via ATM, MasterMoney Debit Card or Phone Express (Audio Response Service), E-Branch (Home Banking) or Bill Payment service. The word "POS" means Point-of-Sale which represents transactions that directly debit (withdraw funds from) your Checking Account only, including your use of the MasterMoney Debit Card as a Debit Card.

AUTOMATED TELLER MACHINE (ATM) AGREEMENT TO BE BOUND:

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

SERVICES AVAILABLE:

To the extent offered, you may have funds deposited to or withdrawn from your Share or Checking Accounts or make balance inquiries through the use of Electronic Funds Transfer. All Electronic Funds Transfer Services may not be available at all designated ATMs.

You may also use your Card at ATMs or POS in The CO-OP Network, Star and Cirrus Networks.

You may also arrange pre-authorized deposits or pre-authorized payments to or from your Accounts, and may effect transfers via Phone Express (Audio Response Service)

ELECTRONIC STATEMENT "E-STATEMENTS" is an additional service offered to United Methodist Federal Credit Union members. The disclosure outlining the terms and conditions of this service will be provided for you to review, accept and print for your records at the time you agree to use the service.

BILL PAYMENT SERVICE is an additional service offered to United Methodist Federal Credit Union members. The disclosure outlining the terms and conditions of this service will be provided for you to review, accept, and print for your records at the time you agree to use this service.

INTERNET DEPOSIT SERVICE is an additional service offered to United Methodist Federal Credit Union members. The disclosure outlining the terms and conditions of this service will be provided for you to review, accept, and print for your records at the time you agree to use the service.

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 United Methodist Federal Credit Union, you may use your Visa Credit Card with your VISA personal identification number (PIN) to make cash advances from your credit card Account. You may not access your other Credit Union Accounts via the Visa network ATM. You authorize us to charge your Visa Account in accordance with the instructions you give the ATM.

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.

CONFIDENTIALITY OF PIN: Your Card and your PIN will be mailed to you separately. You agree to hold your PIN in strict confidence and you will notify the Credit Union immediately if the Card or PIN (Access Code) is lost or stolen.

As a precaution, you should not write your PIN (Access Code) on your Card or any material carried near or with the Card. Never let anyone else use your Card. Never tell anyone your PIN (Access Code). Never let anyone watch you use your Card or PIN (Access Code) 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. To verify the existence and conditions of your Account(s) for a third party such as a credit bureau or merchant, or
3. To comply with a governmental agency or court order, subpoena or other legal process, 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 Electronic Funds Transfer.

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUNDS TRANSFERS: Telephone us at (909) 946-4096 or write us at United Methodist Federal Credit Union, P.O. Box 60651, Montclair, CA 91763-1126 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 sixty (60) days after the FIRST statement is sent to you on which the problem or error appeared.

1. Tell us the 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 ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you (or within twenty (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 forty-five (45) days to investigate your complaint or question (or ninety (90) days in the case of a point of sale transaction, claim made within 30 calendar days after an account is opened or a transaction initiated outside of the United States). If we decide to do this, we will re-credit your Account within ten (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 we do NOT receive your complaint or question within ten (10) business days, we may not recredit your Account.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

MEMBER LIABILITY:

- 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 ATM 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. Notify the Credit Union as soon as possible.
- 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 ATM Account to strangers or inquirers on the telephone. Communicate this information only to the Credit Union in person.

ADDITIONAL DISCLOSURES APPLICABLE TO MASTERMONEY DEBIT CARD WHEN USED AS 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 as a debit card and your MasterMoney Debit Card works 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.

We may debit or place a hold on your 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 three (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 Card, you indemnify us for all damages and liability which results from the misrepresentation. If you breach or don't fulfill any of the terms of this agreement, you also indemnify us for all resulting damages and liability.

For security reasons, there may be limits on the number of MasterMoney Debit Card transactions that may be authorized.

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 Checking Account or pay for merchandise from your Checking Account at participating merchants, financial institutions or others who honor the Card.

LIMITATIONS ON TRANSACTIONS: You may make cash withdrawals and purchases only to the extent that you have available funds in your Checking Account. Cash withdrawal limitations are disclosed on page 5 "Limitation of Service".

For security reasons, there may be limits on the number of those transactions that may be authorized.

RIGHT TO RECEIVE DOCUMENTATION: You may receive a receipt from

Commercial Code. 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 order or credit.

PROVISIONAL PAYMENT DISCLOSURE: 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 DISCLOSURE: 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 DISCLOSURE: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing House (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 an governed by the laws of the state of California as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

INTERNATIONAL ACH TRANSACTIONS: You acknowledge that in the event an International ACH Transaction ("IAT") Entry that is transmitted to or from any of your Accounts is identified and designated by our screening criteria for review and examination under the OFAC Rules and Regulations ("OFAC Rules"), then the settlement of such an IAT Entry may be delayed or suspended pending our review of the IAT Entry, and may be terminated under applicable OFAC Rules. You also acknowledge that we may be required to place an indefinite hold on the funds covered by the IAT Entry if the IAT Entry is required to be terminated under the OFAC Rules. You agree that any delay described in the foregoing provisions of this paragraph is a permissible delay under the terms of laws and regulations applicable to the availability of funds held in deposit accounts. In the event an IAT Entry is delayed or terminated, we will provide you such notice as may be required by the NACHA Rules, OFAC Rules, or other applicable laws and regulations.

OFAC Rules: Economic and trade sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the US Department of the Treasury to prevent "prohibited transactions" based on U.S. foreign policy and national security goals against targeted foreign states, organizations, and individuals.

NACHA RULES: An annual publication issued by the National Automated Clearing House Association (NACHA) incorporating the rules and regulations that govern the use of the ACH, Network in which all ACH participants must comply.

IAT: International ACH Transaction (IAT) or IAT Entry means a credit or debit Entry that is part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction the United States.

SAFETY TIPS FOR USING THE ATM

The automatic teller machine provides you quick, convenient access to your money. By following these important safety tips, you can safely use the ATM whenever you need cash:

- Always use a Deposit Slip from your Checking Account when making a deposit at an ATM.
- Memorize your Personal Identification Number (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 the 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.

YOU MAY BE LIABLE for all authorized or unauthorized uses of an ATM Card, ATM PIN or Phone Express Code.

DISCLOSURE OF YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS: Tell us AT ONCE if you believe your ATM Card, PIN or Phone Express service Access Code has been lost, stolen or discovered by an unauthorized person, or if you believe that someone may have used your Card, PIN or Phone Express Access Code without your permission or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of minimizing your possible losses. You could lose all of the money in your designated Account(s), plus funds in your other Accounts and your maximum overdraft line-of-credit, if applicable. Call (909) 946-4096 or write us at United Methodist Federal Credit Union, P.O. Box 60651, Montclair, CA 91763-1126. If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your Card, PIN or Phone Express service Access Code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card, ATM PIN or Phone Express Access Code and we can prove that we could have stopped someone from using your ATM Card or ATM PIN or Phone Express service Access Code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers 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 sixty (60) days after the statement was mailed to you, you may not get back any money you lost. You should also call the number or write to the address listed on the cover of this brochure if you believe a transfer has been made using the information from your check without your permission.

If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

LIABILITY FOR UNAUTHORIZED USE (MASTERMONEY DEBIT CARD): You will generally not be liable for the unauthorized use of a MasterMoney Card when such use is deemed a "MasterCard Transaction" by MasterCard International (such as use of the Credit Card to purchase goods or services from merchants.) When such use is not deemed a "MasterCard Transaction" by MasterCard International (such as use of The MasterMoney Card to obtain a cash advance at an ATM), or where you have not exercised reasonable care in safeguarding your MasterMoney Card, or when you have reported two (2) or more incidents of unauthorized use within the preceding twelve (12) months, or when your Account is not in good standing, you may be liable for such unauthorized use. In any case, your liability for unauthorized use that occurs after you notify United Methodist Federal Credit Union, P.O. Box 60651, Montclair, California 91763-1126, orally or in writing, of the loss, theft, or possible unauthorized use, will not exceed \$50.

If you authorize someone else to use your Card and PIN or Phone Express service Access Code, you are responsible for all transactions that person initiates at any time, even if the amount of the transaction(s) exceeds what you authorize.

BUSINESS DAYS: Our business days are Monday through Friday, excluding holidays. Contact the Credit Union for our holiday schedule.

CREDIT UNION LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS: If we do not properly complete an Electronic Funds Transfer 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 legal reason.
3. If the authorized ATM or other Electronic Funds Transfer System does not have enough cash.
4. If the authorized ATM, equipment or other Electronic Funds Transfer System was not working properly.
5. If your Card, PIN or Phone Express service Access Code 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 Phone Express service Access Code has been repeatedly entered incorrectly.

8. If your Card is retrieved or retained by an ATM.
9. If the failure to complete the Electronic Funds Transfer 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 automated clearing house, or any other parties or entity.
11. If the Credit Union has established additional exceptions (with appropriate notice to you).

CHARGES FOR ELECTRONIC FUNDS TRANSFER SERVICES: All charges for use of our Electronic Funds Transfer services are disclosed in our Fee Schedule. Additional copies can be obtained from our office. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

TERMINATION AND AMENDMENT: The Credit Union may terminate your rights to use authorized ATMs or to make Electronic Funds Transfers 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 will be mailed to you. You may request termination of this service in writing.

OWNERSHIP OF THE ATM OR MASTERMONEY DEBIT CARD: The Card remains the property of UNITED METHODIST FEDERAL CREDIT UNION and you agree to surrender the Card to us upon demand or through retrieval by any authorized ATM.

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 takes precedent.

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: If you effect a transaction at a merchant that settles in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to Institutions that issue MasterCard cards. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is generally either a government-mandated rate or the wholesale rate in effect the day before the transaction processing date, increased by 1%. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

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 Phone Express service Access Code 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 and PIN or Phone Express Access Code and each party agrees to be bound by the transaction.

DOCUMENTATION: You can get a receipt at the time you make any Electronic Funds Transfer to or from your Account at an ATM or point-of-sale terminal.

COLLECTION COSTS: The Credit Union may collect amounts owed to us by you under this Disclosure and you agree to pay the Credit Union our reasonable expenses, including court costs and attorney fees, for enforcing our rights under this Disclosure.

REGULATION "D" RESTRICTIONS: During any month, you may not make more than six withdrawals or transfers from your Savings Account(s) to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction (such as Teller-by-Phone or Virtual Banking) or by check, draft, debit card, or similar order. If you exceed the transfer limitations set forth above in any calendar month, the excess transfer requests may be refused or reversed, a fee may be imposed, and your

Account will be subject to closure by us.

However, you may make an unlimited number of withdrawals from or transfers among your own Savings Account(s) by mail, messenger, or in person at the Credit Union or at an ATM. You may also make unlimited number of withdrawals from your Saving Account(s) through the Credit Union's Phone Express or E-Branch, or by telephoning a Credit Union Representative if you request a check payable to you.

LIMITATIONS OF SERVICE: You and all other joint Account holders 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 (see Fee Schedule) if such inquiries are initiated through a network terminal.

You MAY ONLY MAKE DEPOSITS to your Account(s) at ATM terminals authorized by the Credit Union. The Credit Union will NOT BE RESPONSIBLE for any direct or incurred losses or the failure to credit any attempted deposits into any Account.

You may use your Card to obtain up to \$500.00 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 \$1,500.00, 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 \$500.00 at their respective ATM's. In the event that a specific ATM is limited to withdrawals of less than \$500.00, 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 \$500.00, you will still be limited to the \$500.00 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 the Truth-In-Savings Disclosure.

Due to Federal Reserve Regulation D, you may not make more than six (6) transfer and withdrawals, or a combination of such transfers and withdrawals per month from your Share Account to another Credit Union Account of yours at United Methodist Federal Credit Union or to a third party by means of a preauthorized or automatic transfer or telephonic agreement, order or instruction.

EFT TRANSACTIONS FOR LAWFUL PURPOSES ONLY: You are prohibited from using your Card, Card number or PIN for illegal transactions including, but not limited to illegal Internet Gambling. You agree to indemnify the Credit Union for your use of the Card, Card number or PIN for illegal transactions. Such transactions include, but may not be limited to, any quasi-cash or on-line illegal gambling transaction, any electronic commerce transaction conducted over an open network and any illegal betting or wagering. However, in the event that charge or transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

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 - Funds Transfers, as adopted in California and Regulation J. If you originate a funds transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make 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 Uniform