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BUSINESS ELECTRONIC SERVICES TERMS AND CONDITIONS 1

BUSINESS ELECTRONIC SERVICES
TERMS AND CONDITIONS

Jeanne D'Arc Credit Union Business Visa® Check Card, Security Procedures - The Jeanne D'Arc Credit Union Business Visa® Check Card (the Card) allows cardholders to directly access the business account specified in your Jeanne D'Arc Credit Union Business Debit Card Application (Visa® Check Card). We will issue cards and personal identification numbers (PINs) to you at your request. Each Card will identify your business as well as the cardholder.

You agree to the following security procedures:

- Each cardholder must sign their card before it may be used.
- A Card cannot be transferred to another person.
- Immediately notify us when you terminate a Cardholder's rights and promptly destroy the card.
- Examine your receipts and periodic statements in a timely manner.

Online and Mobile Banking Transfers: You may access your accounts online at www.jdcu.com or via our mobile banking application to:

- transfer funds between your accounts up to your available balance
- transfer funds from your account to another Member's account up to your available balance
  - Limit $1,000 per transaction; $1,000 daily; $2,000 weekly; and $4,000 monthly
- transfer funds from your account to an external account at another institution up to your available balance
  - Limit $250,000 per transaction; $250,000 daily; $250,000 weekly; and $500,000 monthly
- make payments from your account to a third party (Bill Payment Services) up to your available balance
  - Limit $10,000 per transaction; $20,000 daily
- make payments from your account to your loan account with us
- get information about your account balances and transaction history
- instantly transfer funds between your account to an external account at another institution up to your available balance using instant payment features
  - Limit $2,500 daily; $10,000 weekly. There is a fee associated with this transaction. Please refer to the Business Fee Schedule

You may be charged access fees by your cell phone or internet provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

You may not perform electronic transfers via online or mobile banking from the following products: Tenant Accounts, Retirement Savings, Retirement Money Market, and Certificates of Deposit

Call-24 Telephone Transfers - types of transfer and dollar limitations - You may access your account by telephone 24 hours a day at 1-978-452-5001 using your personal identification number and your account numbers as specified in your business resolution to:

- Transfer funds
- Make payments
- Get account information

Order of Payment - Our policy is to post and pay Card transactions in the order they are received. We reserve the right to pay Card transactions before checks, drafts and other items.

Amendments and Termination - We may make amendments to this Agreement in the same method as provided in the terms and conditions provided in your account agreement. Use of your Card after receipt of notice of an amendment constitutes your acceptance of the change.

- We may terminate this Agreement by written notice to you.
- You may terminate this Agreement by written notice to us.

TYPES OF TRANSACTIONS

Below are the types of transactions your Card will accommodate.

ATM Transfers - You may access your business account(s) by ATM using your Jeanne D'Arc Credit Union Business Visa® Check Card and personal identification number (PIN) to:

- Make deposits
  - You may make deposits totaling no more than $10,000.00 per day.
- Withdraw cash
  - You may make withdrawals totaling no more than $500.00 per day.

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- Transfer funds between your accounts.
- Obtain account information.

Point of Sale Transactions - You may access your business account(s) with your Card to:

- Purchase goods (in person, online, or by phone).
- Pay for services (in person, online or by phone).
- Obtain cash from a merchant, if the merchant permits, or from a participating financial institution.

Point of Sale Limits - You may not exceed $2,500.00 in transactions per day, per card.

Currency Conversion and International Transactions. When you use your card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions and we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the Cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: NYCE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

FEES

ATM Operator/Network Fees. 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 fund transfer).

LIMITATIONS ON OUR LIABILITY

We will not be liable if:

- You do not have enough money in your account to make the transfer.
- You have an overdraft line and the transfer would cause you to exceed your credit limit.
- An ATM does not have sufficient cash.
- A terminal or system is not working properly.
- Circumstances beyond our control (such as fire or flood) prevent the transfer.
- A merchant refuses to accept your Card.
- An ATM rejects your Card.

There may be other limitations on our liability.

UNAUTHORIZED TRANSFERS

Liability - You are liable for the payment of all electronic transactions as described in this agreement, authorized by you or your agent(s).

Additional Risk Associated With the Use of Electronic Services - You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your Card or Call-24 service. This means your liability for any unauthorized use could be greater than the liability in a consumer transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of the electronic services as described in this Agreement.

If you lose your business debit card and fraudulent activity occurs, you will not be reimbursed for the loss, unless you provided proper advance notice to us to not honor card transactions, and we were negligent in carrying out your instructions.

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Additional Limit on Liability - Unless you have been negligent or have engaged in fraud, you will not be liable for any transactions using your lost or stolen Card if you report the unauthorized transfer within 60 days of the mailing date of the first statement showing the unauthorized transfer. Unauthorized transfers do not include: 1) any transaction by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account; or 2) any transaction by a cardholder that exceeds the authority given by the Visa Business check card account owner. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa®.

Consequential Damages - We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

Tell us AT ONCE, if you believe your Card and/or PIN has been lost or stolen.

Call or write us at 1.866.987.1457, 1255 Corporate Dr., Irving TX 75038. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Your liability for transactions with your Card and/or PIN will continue until 2 business days after the day we receive such written notice.

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ERROR RESOLUTION

You agree to examine your receipts and periodic statements using ordinary care and to report any errors or problems to us within a reasonable time. You agree that the time to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement containing the error or problem was first mailed or made available to you. If you do not report within 60 days, we will be entitled to treat such information as correct and you will be precluded from asserting otherwise. You further agree that if you fail to report to us within 14 days from when the statement was first mailed or made available to you that we will not be required to pay dividends or interest on any refund to which you may be entitled. We will only recredit your account for errors or problems as required by law.

Call or write us immediately with errors or questions about your electronic transfers at the telephone number or address listed in this brochure. If you tell us orally, we may require your complaint or question in writing within 14 business days.

If you provide us with timely notice of an error or problem in your periodic statement, we will investigate the matter and notify you of the results as soon as reasonably possible under the circumstances.

You may ask for copies of the documents that we used in our investigation.

JEANNE D'ARC CREDIT UNION
P.O. 1238
LOWELL, MASSACHUSETTS 01853-1238
Business Days: Monday through Friday
Business Hours:
Monday - Friday 8 AM - 6 PM
Saturday 9 AM - 2 PM
Excluding Federal Holidays
Phone: 978-452-5001
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

JEANNE D'ARC CREDIT UNION
we share a common thread

Yoursavingsfederallyinsured to at least $250,000 and backed by thefullfaith and credit of theUnitedStatesGovernment
NCUA
National Credit Union Administration, a U.S. Government Agency

MEMBER MASSACHUSETTS CREDIT UNION
MSIC INSURED SAVINGS
SHARE INSURANCE CORPORATION

EQUAL HOUSING OPPORTUNITY

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