JEANNE D'ARC CREDIT UNION
we share a common thread

CONSUMER ELECTRONIC FUNDS TRANSFERS DISCLOSURE
YOUR RIGHTS AND RESPONSIBILITIES

This document outlines the types of Electronic Fund Transfers offered by the Credit Union, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights, obligations, and potential liability for the transactions listed. You should keep this notice for future reference and may receive a new copy by contacting us or visiting the Fees & Disclosures section of our website.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to make certain recurring payments from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Telephone Transfers - You may access your account by telephone 24 hours a day at 978-452-5001 to:

- transfer funds between your accounts up to your available balance
- make payments from your account to your loan account with us
- get information about your account balances and transaction history

You may be charged access fees by your phone provider based on your individual plan. Check with your phone provider for details on specific fees and charges.

You may not perform transfers via telephone from the following products: StartStrong Goal, WinStrong Savings, Retirement Savings, Retirement Money Market, and Certificates of Deposit

Transactions at Jeanne D'Arc ATMs: - You may access your account using your Jeanne D'Arc Debit Card to:

- make deposits to your checking or savings account
  - Limit $10,000.00 per day, per card.
- withdraw cash from your checking account
  - Limit $500 per day, per card
- transfer funds between your savings and checking accounts
- view the balance of your checking or savings account

There is no card access for the following accounts: M3 Money Club, StartStrong Goal, WinStrong, Retirement Savings, Money Market Retirement Savings and Certificate of Deposits.

Some of these services may not be available at all ATM terminals, and may not be available at non-Jeanne D'Arc ATM terminals.

Debit Card Point-of-Sale Transactions - You may use your Jeanne D'Arc Debit Card to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept

- Limit $2,500 per day, per card

Currency Conversion and International Transactions - When you use your Visa®-branded Jeanne D'Arc Debit Card at a merchant that settles a transaction in currency other than US Dollars, the charge will be converted into the equivalent 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.

Advisory Against Illegal Use. You agree not to use your card for illegal gambling or other illegal purposes. 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 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.

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 $5,000 per transaction; $5,000 daily; $10,000 weekly; and $15,000 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 $1,000 daily; $5,000 weekly

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: StartStrong Goal, WinStrong Savings, Retirement Savings, Retirement Money Market, and Certificates of Deposit

FEES

Please refer to the Consumer Fee Schedule provided to you at account opening and available in the Fees & Disclosures section of our website or by contacting us for a comprehensive list of all account-related fees, including fees for any electronic funds transfers.

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).

International Transaction Fee - Visa USA charges us an International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the merchant is in a country outside of the USA. Please refer to the Consumer Fee Schedule for the most recent International Transaction Fee information.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can login to Online Banking or call 978-452-5001 to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no electronic transfers in a particular month. In any case, you will get a statement at least quarterly, except for retirement savings and money market IRA accounts which receive annual statements.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

  Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 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. Please refer to our Consumer Fee Schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) If you have an Overdraft Line of Credit and the transfer would go over your credit limit.
(3) If the automated teller machine where you are making the transfer does not have enough cash.
(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
(6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

(1) where it is necessary for completing transfers;
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
(3) in order to comply with government agency or court orders;
(4) as explained in the separate Privacy Disclosure;
(5) by your written authorization which shall automatically expire 45 days after our receipt of your authorization.

UNAUTHORIZED TRANSFERS
(Opened In Massachusetts)

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, 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 up to $50 if someone used your card and/or code without your permission.

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 60 days after the statement was mailed to you, you may not get back the money you lost (up to $50) after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

• *Additional Limit on Liability for Visa®-branded Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(a) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write:

(1) For all unauthorized Debit Card EFT transactions and/or non-Jeanne D'Arc CU ATM EFT transaction: Dispute Processing Center, 1.833.405.0530.
(2) For all unauthorized Jeanne D'Arc CU ATM EFT transactions: Jeanne D'Arc Credit Union, 978.452.5001 or 1.877.604.5238, P.O. Box 1238, Lowell, MA 01853.
(3) For all unauthorized EFT transactions using information from your check or draft: Jeanne D'Arc Credit Union, 978.452.5001 or 1.877.604.5238, P.O. Box 1238, Lowell, MA 01853.

UNAUTHORIZED TRANSFERS
(Opened In New Hampshire)

(b) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. 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). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

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 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

• *Additional Limit on Liability for Visa®-branded Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(c) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, for example, by using the information from your check or draft, call or write us at the telephone number or address listed in this disclosure below.

(1) For all unauthorized Debit Card EFT transactions and/or non-Jeanne D'Arc CU ATM EFT transaction: Dispute Processing Center, 1.833.405.0530.
(2) For all unauthorized Jeanne D'Arc CU ATM EFT transactions: Jeanne D'Arc Credit Union, 978.452.5001 or 1.877.604.5238, P.O. Box 1238, Lowell, MA 01853.
(3) For all unauthorized EFT transactions using information from your check or draft: Jeanne D'Arc Credit Union, 978.452.5001 or 1.877.604.5238, P.O. Box 1238, Lowell, MA 01853.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(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 determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error,

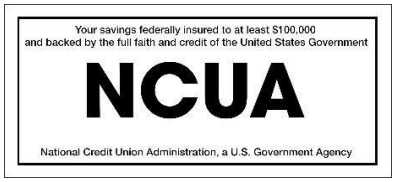
we will send you a written explanation.

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

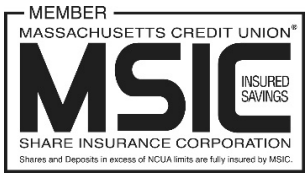
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Business Days: Monday through Friday
Excluding Federal Holidays

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