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To the member:

In this disclosure, any reference to “savings” or “savings account” refers to a statement savings, senior statement savings, M3 Money Club savings, and money market savings. **Membership, retirement savings, and money market IRA are not included in this classification of accounts.**

Please see the specific sections of this disclosure for features of the M3 Savings and WinStrong Savings account.

The M3 savings and WinStrong savings do not have ATM or debit card access.

In this disclosure, any reference to a checking account refers to a Fee Free Checking, Senior Fee Free Checking, MoneyStrong Checking, Premier Checking and Senior Premier Checking.

Any reference to service charge schedule means the Credit Union Consumer Fee and Service Charge Schedule.

In this document, any reference to line of credit refers to personal line of credit, overdraft line of credit, and home equity line of credit.

CONSUMER ELECTRONIC FUNDS TRANSFERS DISCLOSURE YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

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 pay certain recurring bills 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.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Call 24 Transfers - types of transfers - You may access your account by telephone 24 hours a day at 978-452-5001 using your personal identification number, a touch tone phone, and your Member ID, to:

- transfer funds from checking to checking
- transfer funds from checking to savings or M3 savings or WinStrong savings
- transfer funds from savings or M3 Savings to checking
- transfer funds from savings or M3 savings to savings or M3 savings or WinStrong savings
- make payments from checking or savings or M3 savings to loan accounts with us
- get information about:
 - the account balance of checking or savings or M3 savings or WinStrong savings accounts and loan accounts
 - account withdrawal and deposit history

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

Jeanne D'Arc ATM Card and personal identification number ATM Transfers - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) by ATM using your Jeanne D'Arc ATM Card and personal identification number or Jeanne D'Arc Debit Card and personal identification number, to:

- make deposits to checking or savings account(s) with a debit card
 - you may make no more than \$10,000.00 deposits per day per card
- make deposits to savings account(s) with an ATM card
 - you may make no more than \$10,000.00 deposits per day per card
- get cash withdrawals from checking account(s) with an ATM card
 - you may withdraw no more than \$500.00 per day per card
 - Refer to Consumer Fee and Service Charge Schedule
- get cash withdrawals from checking account(s) with a debit card
- get cash withdrawals from savings account(s) with an ATM card
 - you may withdraw no more than \$500.00 per day per card
 - Refer to Consumer Fee and Service Charge Schedule
- transfer funds from savings or checking to checking or savings account(s) with an ATM card
- transfer funds from savings to checking or savings account(s) with a debit card
- transfer funds from checking to savings or checking account(s) with a debit card
- get information about:
 - the account balance of your checking or savings account(s)
 - with a debit card
 - the account balance of your checking or savings account(s)
 - with an ATM card

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

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) 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.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$2,500.00 in transactions per day per card

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Currency Conversion and International Transactions. When you use your Visa®-branded Debit 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 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 country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) 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 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 Banking Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.jdcu.com and using your personal Jeanne D'Arc Credit Union identification number or username, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings or M3 savings or WinStrong savings
- transfer funds from savings to checking
- transfer funds from savings or M3 savings to savings or M3 savings or WinStrong savings
- transfer funds from line of credit to checking or savings or M3 savings or WinStrong savings
- make payments from checking or savings or M3 savings to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
- get information about:
 - the account balance of checking, savings, M3 savings, WinStrong savings and loan account(s)
 - account withdrawal and deposit history

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your mobile device at www.jdcu.com or by downloading our mobile banking app and using your user name, password, multifactor authentication, and your Touch ID, to:

- transfer funds from checking to checking
- transfer funds from checking to savings or M3 savings or WinStrong savings
- transfer funds from savings or M3 savings to checking
- transfer funds from savings or M3 savings to savings or M3 savings or WinStrong savings
- transfer funds from line of credit to checking or savings or M3 savings or WinStrong savings
- make payments from checking or savings or M3 savings to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
- get information about:
 - the account balance of checking, savings, or M3 savings, WinStrong savings and loan account(s)
 - account withdrawal and deposit history

You may be charged access fees by your cell phone 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.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party. Accounts that receive a combined checking and savings statement may not make more than six withdrawals or transfers of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party during any monthly statement cycle (of at least four weeks). If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

FEEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund 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).

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 separate Consumer Fee and Service Charge 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 and the transfer would go over the 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; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure; or
- (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.

(b) 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, 1.866.987.1457, 1255 Corporate Dr., Irving, TX 75038.
- (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)**

(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 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.

(b) 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, 1.866.987.1457, 1255 Corporate Dr., Irving, TX 75038.
- (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.

JEANNE D'ARC CREDIT UNION
P.O. 1238
LOWELL, MASSACHUSETTS 01853-1238
Business Days: Monday through Friday
Business Hours: Monday - Wednesday 8 AM - 5 PM
Thursday - Friday 8 AM - 6 PM
Saturday 8 AM - 1 PM
Excluding Federal Holidays and Patriot's Day
Phone: 978-452-5001
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



JEANNE D'ARC
CREDIT UNION

we share a common thread

