

ATM and Debit Card Agreement and Disclosure

The words “you,” “your,” and “yours” refer to the WPCU ATM or Debit Cardholder(s) jointly and severally. The words, “we,” “us,” “our,” “WPCU” and “Credit Union” refer to Wright-Patt Credit Union, Inc.

This Agreement and Disclosure (hereinafter “Agreement”) explains how you can use your ATM Card or Debit Card, including a My Health Savings Card (“Health Savings Card”) (hereinafter collectively “Card”) and states the terms and conditions governing any Card issued by the Credit Union. All transactions arising from the use of the Card shall be subject to and controlled by the terms of this Agreement, the Important Account Information, including the Membership and Account Agreement, and other contractual relations with the Credit Union and all of our applicable terms and conditions, as amended from time to time. The current version of the Important Account Information is available online at www.wpcu.coop or in any Member Center.

ACTIVATION AND AGREEMENT. To activate your Card, please follow the instructions on the sticker on the front of the Card. You will be bound by this Agreement upon activation or use of your Card by you or any other person you authorize or permit to use the Card. If you do not want to use the Card, please destroy the Card and contact us immediately.

YOUR ENCODED CARD AND PIN. You can access your Credit Union checking account and share account with your ATM and/or Debit Card and access your Credit Union Health Savings Account with your Health Savings Card. Each Card can access only one checking and/or share account, or one Health Savings Account (your “Designated Account”). You can add access to one additional savings account by contacting us at 937-912-7000. If you need additional access, you must request a separate Card. The Card shall remain our property and shall be surrendered immediately to us upon our request. You cannot transfer your Card to another person and we may cancel and retrieve your Card at any time without notice to you. You may not, under any circumstances, duplicate your Card or allow or cause your Card to be duplicated. You will designate a 4-digit Personal Identification Number (PIN) upon activation of your Card. You may change it at any WPCU ATM. For your protection, you should guard the secrecy of your PIN, and not write your PIN on or keep it near your Card.

YOUR RESPONSIBILITY. You assume responsibility for all transactions arising from authorized use of the Card by you or any person you authorize or permit to use your Card. If you have authorized another person to use the Card in any manner, that authorization shall be deemed to include the authorization to make withdrawals or transfer funds to or from your account, and such authorization shall be deemed to continue until you have taken all steps necessary to revoke it by preventing such use by that person, including, without limitation, notifying that person, and contacting us to notify us that the person is no longer authorized. Use of a Card after notice of its cancellation is fraudulent and could subject you and any authorized user to legal proceedings.

HSA LIMITATIONS. Use of your Health Savings Card is limited by law. See our Health Savings Custodial Account Agreement and consult a tax professional for further information.

YOUR AGREEMENT TO PAY. You agree to pay us on demand for all purchases made by you or a person you have authorized or permitted to use your Card and for all services rendered. Cancellation of a Card or termination of an account shall not excuse your obligation to pay for all purchases or other transactions incurred in connection with the Card through the effective date of the cancellations or account termination.

USING YOUR CARD TO MAKE DEBIT/POS PURCHASES. You may access your Designated Account by using your Card to purchase goods or services at any merchant who has agreed to accept the Card. Posting of Debit/POS purchases may not be immediate. You can use your Card to make POS purchases up to a limit of \$3,000.00 on the same calendar day. You may request a higher dollar limit. For security reasons, we reserve the right to impose additional limits on purchases you may make using your Card.

USING ATM SERVICES. You can use your Card and PIN at ATMs for the following purposes:

Cash Withdrawals. You can use your Card and PIN at ATMs to withdraw cash from your Designated Account. Withdrawals cannot exceed \$1010.00 on the same calendar day. You may request a higher dollar limit. For security reasons, we reserve the right to impose additional limits on the withdrawals you may make using your Card.

Deposits. You can use your Card and PIN at ATMs to make deposits to your Designated Accounts. It is at the ATM owner's discretion if deposit capability is available. Final credit for all deposits and payments made by you at an ATM are subject to our verification of the actual amounts deposited and paid, regardless of the figure shown on the receipt that you receive at the ATM.

Transfers. You can use your Card and PIN at ATMs to transfer funds between your accounts linked to the Card.

Balance Inquiries. You can use your Card and PIN at ATMs to check the balance in your Designated Accounts. There are times when your balances may not reflect all of the transactions involving your Designated Accounts. It is your responsibility to maintain an accurate record of all of your transactions. Please see the Important Account Information for additional detail related to your account balance. ATMs not owned by us may charge you a balance inquiry fee.

LIMITATIONS: We reserve the right to impose limitations for security purposes at any time. Account funding transactions made from your Card, such as when you load a prepaid card, are limited to \$5,000 a day. Some Card services may not be available at all terminals. We may, from time to time, limit the type, number, and dollar amounts of any withdrawals, transfers or deposits, notwithstanding the amount in the Designated Account, and terminate or suspend the operation of any or all electronic funds transfer devices or merchants, without notice, unless otherwise required by law or regulation.

FEES. All fees applicable to the use of your Card are covered in the General Fee Schedule.

VISA ZERO LIABILITY POLICY. This policy protects you from unauthorized charges if your card is lost or stolen. However, you should always use care in protecting your Card. You must notify us immediately and assist us in our investigation if your card is lost or stolen, or if you believe someone is using your card without your permission. Visa's Zero Liability Policy does not apply to certain commercial cards, anonymous prepaid card transactions, or transactions not processed by Visa.

VISA ACCOUNT UPDATER SERVICE. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card. Your Card is automatically enrolled in an information updating service, but updates are not guaranteed to be made before your next

payment is due. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us at 937-912-7000.

TERMINATING THIS AGREEMENT. You can terminate this Agreement at any time by notifying us in writing and no longer using your Card or PIN; however, this Agreement will remain in effect for any purchases or transactions made by you or by any person you authorize or permit to use your Card. We reserve the right to refuse or terminate your use of the Card in our sole discretion at any time.

COLLECTION EXPENSES. If we bring a legal action to collect any amount due or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of our reasonable attorneys' fees and costs, including in connection with any post-judgment or other related actions or proceedings.