

**11. Right to Stop Pre authorized Payments and Procedure for Doing So.** If you have arranged in advance to have regular payments made from your Account, you can stop any of these payments. Here is how: Call the Credit Union at: (607) 734-7144, or write: Solutions Federal Credit Union, 907 Broadway, P.O. Box 4087, Elmira, New York 14904. In time for us to receive your request three (3) business days or more before the payment is scheduled to be made, if you call, the Credit Union may also require you to put your request in writing and get it to us within 14 days after you call.

**12. Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order the Credit Union to stop one of these payments three (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.

**13. Notice of Varying Amounts.** If the pre authorized payments may vary in amount, the person you are going to pay will tell you, ten (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.

**14. Refusal to Honor Card.** The Credit Union is not liable for the refusal or inability of any electronic terminal to honor the Card or to complete a withdrawal from your Account, or for their retention of the Card. The Credit Union is also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.

**15. Liability for Failure to Make Transfers.** If the Credit Union does not complete a transfer to or from your Account on time or in the correct amount according to the Credit Union's agreement with you, the Credit Union will be liable for your losses or damages. However, there are some exceptions. The Credit Union will NOT be liable, for instance:

- If, through no fault of the Credit Union's you do not have enough money in your Account to make the transfer.
- If you have overdraft protection with the Credit Union and the Transaction would exceed your overdraft protection limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If your account is subject to legal process or other claim.
- If you use a damaged or expired access device or an access device that has been reported lost or stolen.
- If the Credit Union believes that something is wrong, for example, that your card has been stolen.

For pre-authorized transfers, if through no fault of the Credit Union, the payment information for the Pre-authorized transfer is not received.

**16. Rules of Account.** All transactions covered by this agreement are subject to all rules and agreements that govern the account(s) being debited or credited in connection with a transaction except as modified by this agreement.

**17. Foreign Transactions.** Transactions that are initiated in foreign countries and foreign currencies will be charged to your account in U.S. dollars. The conversion rate to dollars will be at: (i) the wholesale market rate, or (ii) the government mandated rate, whichever is applicable, in effect one (1) day prior to the processing date, increased by one percent (%).

**18. Effect of Agreement.** Even though the sales, cash advance, or other slips that you sign or receive when using the Card or the Account number on the Card may contain different terms, this Agreement is the sole Agreement that applies to all Transactions involving the Card.

**19. Additional Benefits / Card Enhancements.** The Credit Union may from time to time offer additional services to your Account. Some may be at no additional cost to you and others may involve a specified

fee. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

**20. Change in Terms.** The Credit Union may change this Agreement from time to time by giving you written notice. If any change results in greater cost or liability to you or decreases access to your Accounts, you will be given at least twenty-one (21) days prior notice of the change.

**21. Termination of Account.** The Credit Union reserves the right to cancel your Card at any time. You also may cancel your Card at any time. The Card remains the property of the Credit Union. If either of you or the Credit Union cancels your Card, you agree to return the Card to the Credit Union or destroy it upon the Credit Union's request.

**22. No Waiver.** The Credit Union can delay enforcing any of its rights under this Agreement and the law any number of times without losing them.

**23. Statements and Notices.** Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

**24. General.** To the extent permitted by law, you agree to pay reasonable costs, including attorneys' fees, in the event the Credit Union sues you to enforce this Agreement. This Agreement is binding upon your heirs, personal representatives and successors and if more than one, jointly and severally.

**25. Signatures.** By signing in the Signature area of the application form that was attached to this Agreement when you received it, you agree to the terms of this Agreement. You should detach this Agreement from the application and retain it for your records.

#### Billing Rights Notice

#### In Case of Errors or Questions About Your Card:

Telephone us at: (607) 734-7144, or write: Solutions Federal Credit Union, 907 Broadway, P.O. Box 4087, Elmira, New York 14904, 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. 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.
- (2) Describe the error or the Transaction you are not sure about, and explain as clearly as you can why you believe it is in 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 your investigation within 10 business days (20 business days for POS transactions or if the transaction is initiated outside the United States) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for POS transactions or if the transaction is initiated outside the United States) to investigate your complaint or question. If we decide to do this, we will recredit your Account within ten days.

# VISA Check Card Application

The Card that acts  
like a check.

  
**SOLUTIONS  
FEDERAL  
CREDIT UNION**

PLACE  
STAMP  
HERE

## Other Credit Union Services

- Savings Accounts
- Share Draft / Checking Accounts
- Direct Deposit & Payroll Deduction
- Christmas Club
- Individual Retirement Account
- Share Certificates
- VISA / ATM Debit Card
- Auto Loans - New & Used
- Personal Loans
- Revolving Line of Credit
- Home Improvement Loans
- Home Equity
- Creditor's Disability and Life Insurance
- Travelers Checks
- Money Orders
- Free Notary Service
- Accidental Death and Dismemberment Insurance
- Discount Tickets to a Variety of Theme Parks

### BUSINESS HOURS

Monday 8:30 a.m. - 5:00 p.m.  
Tuesday & Wednesday 8:30 a.m. - 4:30 p.m.  
Thursday & Friday 8:30 a.m. - 5:30 p.m.

Solutions Federal Credit Union  
907 Broadway  
P.O. Box 4087  
Elmira, New York 14904

**Solutions Federal Credit Union**  
 907 Broadway, P.O. Box 4087  
 Elmira, New York 14904  
 (607) 734-7144

**Debit Card Agreement and Disclosure Statement**

In this Agreement and Disclosure Statement ("Agreement"), the words "you" and "your" mean each and all of those who agree to be bound by this Agreement. "Card" means the Solutions Federal Credit Union debit card and any duplicates, renewals, or substitutions the Credit Union issues to you. "Account" means the account designated on the application for your debit Card. "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement, and "Transaction" means use of the Card or the Account number on the Card, and a Personal Identification Number or Code ("PIN") when required, to perform a transaction with the Card.

**1. Issuance of Card.** You have requested the Credit Union to issue you a Card that can be used to access funds in your Account. The Credit Union will issue you a PIN that must be used with the Card for transactions that require use of a PIN. Do not reveal your PIN number to anyone else or write it down where it is available to others.

**2. Responsibility for Transactions.** You are responsible for all transactions you make with the Card or that you authorize another person to make with the Card. If the Account is a joint account, all transactions involving the Account are binding on all Account holders. Section 10 below tells you about your responsibility for unauthorized transactions.

**3. Use of the Card.**  
 You may use the Card and PIN to:

- withdraw cash from your Account at ATMs, merchants, or financial institutions that accept VISA cards

You may use the Card without the PIN to:

- purchase goods or services at places that accept VISA cards (these are point of sale or P.O.S. transactions)
- order goods or services by mail or telephone from places that accept VISA cards
- make automatic payments from your account to pay bills or other charges, providing that the person or organization that you are paying agrees to accept payments this way

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

When using your Card, a merchant may require you to process the transaction as a "Debit" or "Credit" to have the transaction processed as a debit card transaction, you must press the "Credit" button on the keyboard the merchant gives you. The "Debit" button is for on-line transactions, but transactions with your Card are not processed on-line. They are processed like credit card transactions so you must press the "Credit" button. (Most merchants do not currently use these keyboards, but they are common in certain parts of the U.S.)

Use of the Card, the Account number on the card, the PIN or any combination of the three for payments, purchases, or to obtain cash from merchants, financial institutions or others who honor VISA cards is an order by you for the withdrawal of the amount of the Transaction from your Account. Each Transaction with the Card will be charged to your Account on the date the Transaction is posted by your Account.

Use of the Card is subject to the terms and conditions of your Account and any future changes to your Account may affect your use of the Card.

**4. Limitations on Dollar Amounts and Frequency of Transactions.**  
 The following limitations apply to the use of the Card: You may make withdrawals up to the amount that the Credit Union has approved you for, but may be limited by the ATM authorization limit.

**5. Charges for Transactions.** The fee for each cash withdrawal transaction at an ATM is \$1.25. There is no limit on the number of P.O.S. transactions. The amount of any charge will be deducted automatically from your account. There will be one (1) free card per account, upon Board Approval, there will be a \$10 fee. To re-issue a

Card, there will be a \$15 fee. There will not be an annual fee for the Card. Any changes disclosed on the Share Draft disclosure, not mentioned here, are also in effect.

**6. Right to receive Documentation of Transactions.** You will receive a receipt at the time you make any transfer to or from your account using an ATM or point of sale terminal.

You will be sent a monthly account statement showing the Transactions made with the Card unless there are no Transactions in a particular month. In any case, you will be sent a statement at least quarterly.

**7. Business Days.** The business days of the Credit Union are: Monday: 8:30 a.m.-5:00 p.m.; Tuesday & Wednesday: 8:30 a.m.-4:30 p.m.; Thursday & Friday: 8:30 a.m.-5:30 p.m.

**8. Disclosure of Account Information to Third Parties.** The Credit Union will disclose information to third parties about your Account or the Transactions you make:

1. when it is necessary for completing transactions; 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. if you give us your written permission.

**9. Liability for Unauthorized Transactions.** Notify the Credit Union AT ONCE if you believe your Card has been lost or stolen. 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 have one). By notifying the Credit Union within two (2) business days, you are liable for no more than \$50 in the event someone else used your Card without your permission.

If you do NOT notify the Credit Union within two (2) business days after the loss or theft of your Card, and the Credit Union can prove you could have prevented further transactions on the account, you may be liable for up to as much as \$500.

If you have a dispute with transfers that appear on your statement and you feel they are not yours, you must notify the Credit Union immediately to insure prompt attention to the matter, so that you will receive reimbursement if the transfers prove not to belong to you. In the event you do not notify the Credit Union within sixty (60) days, and the Credit Union can prove they could have prevented the transactions of money by blocking the account, you may lose the money taken.

If you have a valid reason for not notifying the Credit Union in the allowable time periods, the time periods can be extended.

**10. How to Notify the Credit Union in the Event of an Unauthorized Transaction or Lost Card.** If you believe the Card or PIN has been lost or stolen or that someone has transferred or may transfer monies from your account, without your permission call, the Credit Union immediately at: (607) 734-7144, or write: Solutions Federal Credit Union, 907 Broadway, P.O. Box 4087, Elmira, New York 14904.

**Visa Check Card/  
Share Draft Account**

**A card that acts like a check sounds great!**  
 Please send a Visa Check Card today! I (We) also understand that by signing this application, I (We) agree to the terms in the attached agreement.

Share Draft Account #

Signature

Date

Co-Applicant Signature

Date

**The Check Card sounds great, but I need to open a Share Draft Account first.** Please send me an application today.

Name

Address

City

State

Zip



**What is a Visa Check Card?**



Quite simply, it's a card that accesses your share draft account. If it looks like a Visa credit card, but acts like a check. To use a debit card you must first have a share draft account.



**Is a Check Card easy to use?**



It's not only easy to use - there are no finance charges! You can use it to make purchases at any retail location that accepts Visa. For cash advances, simply go to any bank or ATM displaying the Visa logo. The merchant or bank will handle the transaction just like a credit card transaction, but instead of receiving a bill like you would with a credit card, the money is taken out of your share draft account.



**How do I keep track of my transactions?**



Each transaction you make with your Check Card will appear on your regular share draft statement, complete with the name and location of the merchants or banks with whom you did business. Please list all transactions in your register as you make them to keep your account in balance at all times.



**Is there a limit on my Visa Check Card?**



Yes. The credit union will set a limit, but your account may be limited also based on ATM authorization limit.



**What happens if my card is lost or stolen?**



Notify the credit union immediately by calling (607) 734-7144. If it happens after credit union hours, call Visa at 1-800-872-1712.



**What are some of the benefits of a Check Card?**



- Reduces share draft cashing
- Lets you get cash at banks that accept Visa
- No finance charges
- Get transactions listed on monthly statement
- Accepted worldwide



**Is a Check Card really more convenient than share drafts?**



The Check Card is more convenient to use when you're out of town, or if a check is not acceptable. The Check Card is also great for mail orders, identification and for guaranteeing reservations.

For more information on this convenient new service from Solutions Federal Credit Union, call (607) 734-7144, or fill out and mail this application today.