

This document includes a General Disclosure Statement and an Electronic Fund Transfer (EFT) Cardholder and Account Agreement. We are providing you with the General Disclosure Statement in the event that you subscribe to electronic banking services, such as Telephone Banking or Online Banking, or you apply for a Westerly Community Credit Union 24-Hour Automatic Teller Machine (ATM) Card, Debit MasterCard® or Bill Pay, with services such as obtaining money from, transferring money between your account(s) or making payments from checking to 3rd parties. In this Agreement the words 'you' and 'your' refer to the person named on the application for the services involved. The words 'we', 'us' and 'our' refer to the Westerly Community Credit Union. The EFT Cardholder and Account Agreement explains the services available to you and, together with the General Disclosure Statement, set forth your rights and responsibilities in connection with the use of the Card and Services. These constitute a legally binding contract, and by choosing a Personal Identification Number (PIN) or using the Card, or requesting Electronic Banking Services, you agree to comply with their terms.

## I. GENERAL DISCLOSURE STATEMENT

In addition to any other agreement applicable to such services, the following terms and conditions govern these services and are being provided to you in accordance with federal and state law.

### 1. Unauthorized Transfers and Advisability of Prompt Reporting:

**a) Prompt Reporting.** Tell us AT ONCE if you believe your Card or PIN has been 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 losses down: (you should confirm your call in writing.)

Call: (401) 596-7000  
Write: Westerly Community Credit Union  
Attn: Operations  
4979 Tower Hill Rd.  
Wakefield, RI 02879

### b) Your Liability for Losses is as Follows:

Debit MasterCard® Liability - When used as a MasterCard® card your liability for use of this card (when it is used without a personal identification number) will not exceed \$0 if the conditions set forth below are met, or if those conditions below have not been met, the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

#### Zero Liability will apply only if:

- You report the loss or theft of your Card within 24 hours of discovering it lost or stolen;
- You can demonstrate that you have exercised reasonable care in safeguarding your Card from risk of loss or theft;
- You have not reported two or more incidents of unauthorized use within the preceding 12 months; and
- Your account is in good standing.

#### Liability for ALL Other Debit MasterCard®, our Automated Teller Machine (ATM) Card, and Online Banking uses.

Your liability for use of the Card or PIN for all other losses (all transactions that require use of your PIN code) is as follows.

**If you tell us within 2 business days after learning of the loss,** 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 you did not make, 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 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 hospital stay) kept you from telling us, we will extend the time period.

## 2. Limitation on Transactions.

At terminals you may use your ATM or debit card to withdraw funds on any one Business Day up to a specified amount that will be established by the Credit Union (your 'Parameter Amount'). You may purchase, using your debit card, up to a specified amount that will be established by the Credit Union (your Parameter Amount), of goods and/or services each business day from businesses that accept the Card. Our Business Days are Monday through Friday except Holidays. On days which are not Business Days (such as weekends or holidays) your Parameter Amount may be withdrawn during the period beginning 2:00pm on the day before the weekend or holiday begins and extending until 2:00pm on the day after the weekend or holiday ends. There may be a delay in posting of deposits or payments made at terminals. Any items deposited may not be available for immediate withdrawal. Deposits will be processed using the normal check collection and processing procedures.

You may not use your Card for a transaction that would cause the outstanding balance of any accounts to be less than zero or for obtaining any amount in excess of your Parameter Amount. Nor may the Card be used to transfer money to or from accounts which do not have or which are not "designated accounts". We shall not be required to complete any such transactions, but, if we do, you agree to pay any excess amount or any improperly withdrawn or transferred amount immediately upon request from us. We may impose additional restrictions or limitations on the use of your Card when we believe they are necessary to safeguard the Card against misuse.

Cash withdrawals cannot be completed using the Telephone Banking System, or Online Banking service. Funds can be transferred between statement accounts or transferred to Loan accounts. Inquiries can be made on designated accounts. View account statements and conduct other member service transactions such as stop payment and check reorder on the Online Banking service.

Also during any statement period you may not make more than 6 withdrawals or transfers from a savings account to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitation in any period, your account will be subject to a service charge of \$10 per transaction that exceeds the limitation. If you continue to exceed the transfer limit your account could be subject to closure.

## 3. Fees.

We reserve the right to impose and vary existing fees for all our Electronic Fund Transfer services in the amounts indicated on the accompanying fee schedule as amended from time to time.

## 4. Documentation of Transfers:

**a) Terminal Transfers:** You will get a receipt at the time you make any transfer to or from your account using any Automated Teller Machine (ATM) or Point of Sale Terminal. Exception: an institution is not required to provide receipts in small-value amounts of \$15.00 or less.

**b) Pre-authorized Credits:** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same third party (such as a company or government agency) and the third party does not tell you that the deposit has been sent, you can call us at the following number to find out whether the deposit has been made: (401) 596-7000.

**c) Periodic Statements:** You will receive a monthly statement concerning activity on your account or accounts designated for your Westerly Community Credit Union 24-Hour ATM or point of sale transactions.

**d)** Any documentation provided to you which indicates that an electronic fund transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

**e) Cash Advances:** You will also get a receipt each time you use your Debit MasterCard® or Automated Teller Machine card to obtain cash advances at a financial institution participating in the program.

## 5. Electronic Check/Draft Conversion

Certain electronic check transfers such as point of purchase, accounts receivable, truncated checks and fees for re-presented checks and transfers are subject to this EFT Disclosure & Agreement.

## 6. Your Ability to Stop Payment.

UNLESS OTHERWISE PROVIDED IN THIS DOCUMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS; THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Debit MasterCard® - As between the Credit Union and you, you shall have no right to stop payment of a sales draft after the draft has been properly signed or authorized and delivered by us or any other person. Any payment by us, in accordance with this agreement, shall reduce, by amount of this payment, our debt to you in connection with this account.

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in this agreement, effectively eliminate your ability to stop payment of the transfer.

### a) Pre-authorized Transfers.

#### 1. Your Right to Stop Payment.

If you have told us in advance to make regular payments out of your account to a third party, you can stop any of these payments by calling us at (401) 596-7000, or writing to Westerly Community Credit Union, Attn: Operations, 4979 Tower Hill Rd., Wakefield, RI 02879. We must receive your stop payment request at least three (3) business days before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us within fourteen (14) days after you call.

Once we have processed your stop payment request, we will stop all payments, in the amount indicated by you, to the third party named in your request, unless you instruct us in writing to resume making such payments. (We will charge you the amount indicated on the accompanying fee schedule for each stop payment order you give and you agree that we may debit your savings or checking account for this amount).

#### 2. Our Liability for Failure to Stop Payment.

If you have properly requested us to stop any of these regular payments and we do not do so, we will be liable to you for damage which you prove is directly caused by our failure to stop payment.

#### 3. Notice of Varying Amounts.

If these regular payments may vary in amount, the person whom you are paying will tell you ten (10) days before each payment when the payment will be made and how much it will be. If, however, you prefer 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, you will receive the notice only at such time.

## 7. Our Liability If We Fail to Make Certain Transfers.

Our liability if we fail to complete electronic transfers is governed by federal and state law. The following is a summary of that law and is provided for your information. It is not intended to affect our or your rights under that law.

If we do not complete a transfer to or from your accounts on time or in the correct amount according to the agreement applicable to such transfers when you have properly instructed us to do so, we will be liable to you for damages which you prove are directly caused by our action.

However, there are some exceptions to our liability. We will not be liable, for instance: a) If, through no fault of ours, you do not have enough money in your account to make the transfer;

- b) If we are legally restricted from transferring the funds in your account;
- c) If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken;
- d) If the Electronic Terminal where you are making the transfer does not have enough cash.
- e) If the Electronic Terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- f) E-Mail. The Credit Union may not immediately receive E-Mail communications that you send and the Credit Union will not take action based on E-Mail requested until the Credit Union actually receives your message and has a reasonable opportunity to act. If you need to contact the Credit Union immediately regarding an unauthorized transaction or to stop payment request, you may call the Credit Union at (401) 596-7000.
- g) If the EFT Cardholder Agreement has been terminated.
- h) If you have not properly followed the software manufacturer's recommendations or service instructions on how to make a transfer or bill payment.
- i) If you do not authorize a bill payment early enough for your payment to be made and properly credited by the payee by the time it is due.
- j) If a transfer or payment could not be completed due to system unavailability, or
- k) There may be other exceptions.

## 8. When We May Disclose Information to Third Parties Concerning Your Accounts.

In order that your privacy may be protected, we will not disclose any information about you or your account to any person, organization or agency except:

- a) For certain disclosures necessary for the completion of a transfer;
- b) For verification of the condition and existence of your account for a third party such as a credit bureau or merchant.
- c) To persons authorized by law in the course of their official duties;
- d) To our employees, auditors, service providers, attorneys or collection agents in the course of their duties;
- e) Pursuant to a court order or lawful subpoena;
- f) By your written authorization which shall automatically expire after forty-five (45) days.

If an unauthorized disclosure has been made we must inform you of the particulars of the disclosure within three (3) days after we have discovered that an unauthorized disclosure has occurred.

## 9. In Case of Errors or Questions About Your Electronic Transfer

Telephone us at:

(401) 596-7000  
Monday through Friday (excluding Holidays)  
Between 9:00 A.M. and 4:00 P.M.

Or; Write to us at:

Westerly Community Credit Union  
Attn: Operations  
4979 Tower Hill Rd.  
Wakefield, RI 02879

promptly if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. YOU MUST CONTACT US ONLY AT THE ABOVE TELEPHONE NUMBER OR ADDRESS CONCERNING ERRORS OR QUESTIONS. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- a) Tell us your name and account number (if any).
- b) Describe the error or the transfer you think is incorrect, and clearly explain why you believe it is an error or why you need more information.
- c) Tell us the dollar amount of the suspected error.
- d) It will also be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

If you notify us orally, we have the right to require you to send us your complaint in writing within ten (10) business days following the date you notified us.

We will determine whether an error occurred within 10 business days (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 an out of state transfer) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the transfer you believe is unauthorized, 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 question or complaint 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 the account is open.

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. If the alleged error concerns a transfer to or from a third party (for example, a Social Security payment), our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further.

If you comply with the conditions set forth above, in cases in which you think that a transfer from your account was initiated by a third party that was not authorized to initiate any transfers from your account, we will request a copy of the third party's authorization. If we do not request it within thirty calendar days, we will recredit your account for the transfer you think is unauthorized, so you will have the use of your money until we determine whether you had authorized the transfer.

## 10. Notices

Notices sent by us shall be effective when mailed to your last address that appears in our records. Except as otherwise provided in this Disclosure Statement or by applicable law, notices from you to us must be in writing and will be effective when received by us.

## 11. Governing Law: Conflict with Applicable Law.

The above provisions will be construed in accordance with Federal Law and the laws of the State of Rhode Island. In the event of a conflict between these provisions and any applicable law or regulation, these provisions shall be deemed modified to the extent, and only to the extent, required to comply with such law or regulation.

## 12. ACH and Wire Transfers.

This agreement is subject to Article 4A of the Uniform Commercial Code. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-03(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

## 13. Amendments.

We may amend the above terms and conditions at any time. We will give you written notice at least thirty (30) days before the amendment becomes effective if the amendment will result in increased costs or liability to you or stricter limitations on the transfers you may make. If, however, an immediate change in the terms and conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice, but, in such event, we will give you notice within thirty (30) days if such change shall become permanent.

If you are unwilling to accept such changes, you have the right to terminate your EFT cardholder and account agreement by giving us written notice, in which event, you will

be responsible for payment of all balances owed and obligations under the terms in effect prior to such changes.

**14. Overseas Transactions:** If you perform an ATM or purchase transaction at a non U.S. location in a currency other than U.S. dollars, the requested amount will be converted from the local currency transaction amount into a U.S. dollar amount. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is in most cases either:

- A government mandated rate; or
  - The wholesale rate in effect; the day before the transaction date increased by 1%.
- The currency conversion rate in effect on the date in effect on the transaction date or account posting date.

## II. ELECTRONIC FUND TRANSFER "EFT" CARDHOLDER AND ACCOUNT AGREEMENT

Any access device, or the account number on the device, including Westerly Community Credit Union 24-Hour Automatic Teller Machine (ATM) Card or Debit MasterCard® or any other card or device (hereinafter referred to as the Card) is issued by the Westerly Community Credit Union ('Credit Union') in conjunction with your checking and statement savings accounts ('Designated Account(s)') with the Credit Union. You authorize the Credit Union to investigate, receive and exchange credit information.

In consideration of the electronic fund transfer services made available to you through the use of the Card, or otherwise, you agree to be bound by the EFT Cardholder and Account Agreement.

YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED A COPY OF THE FOLLOWING:

1. General Disclosure Statement
2. EFT Cardholder and Account Agreement ('Agreement')
  1. Electronic Banking Services

### A. Use of the Card.

The Card cannot be used until it is activated. In order to activate the Card, you must process a transaction at a terminal. The Card and the PIN are provided for your use and you agree to retain them and not permit other persons to learn your PIN. Since your Card may not be used without your PIN, the PIN should not be written on the Card or kept with the Card. PROTECT YOURSELF; NEVER GIVE YOUR PIN TO ANYONE NOT EVEN TO A CREDIT UNION EMPLOYEE.

This Card can be used to accomplish transactions involving only the accounts designated by you to us; namely, checking account(s) and statement savings account(s). Such accounts will be referred to in this Agreement as 'designated account(s)'. Only your designated account(s) may be accessed through the network of Terminals. For example, at participating Electronic Banking Terminals, you may access your statement savings account(s) and checking account(s). At participating Point of Sale Terminals, you may access your checking account.

You may use your Card and PIN at participating Electronic terminals to:

- a) make deposits to your designated account(s);
- b) make withdrawals from your designated account(s);
- c) make transfers between your designated account(s);
- d) make inquiries as to the available balance in your designated account(s);
- e) conduct other transactions as we add services and features. We will notify you when such services are available.

**Types of Point of Sale/ ATM transactions:** You may access your checking accounts to purchase goods (in person) and pay for services (in person).

**Types of Point of Sale/Debit Card Transactions:** You may access your checking account(s) to purchase goods (in person, by phone or on the internet), pay for services (in person, by phone or on the internet), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

**B. Pre-authorized Credits.**

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same third party (such as a company or government agency) and the third party does not tell you that the deposit has been sent, you can call us at the following number to find out whether the deposit has been made: (401) 596-7000

**1. Your Right to Stop Payment**

UNLESS OTHERWISE PROVIDED IN THIS DOCUMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS; THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

If you have told us in advance to make regular payments out of your account to a third party, you can stop any of these payments by calling us at (401) 596-7000 or writing to Westerly Community Credit Union, Attn: Operations, 4979 Tower Hill Rd., Wakefield, RI 02879.

We must receive your stop payment request at least three (3) business days before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us within fourteen (14) days after you call. Once we have processed your stop payment request, we will stop all payments in the amount indicated by you, to the third party named in your request, unless you instruct us in writing to resume making such payments. (We will charge you the amount indicated on the accompanying fee scheduled for each stop payment order you give and you agree that we may debit your savings or checking account for this amount). Unless otherwise provided in this agreement, you may not stop payment on electronic fund transfers, therefore, you should not employ electronic access for purchases or services unless you are satisfied you will not need to stop payment.

**2. Charges, Maintenance of Balance Requirements:**

We will only charge you for as long as the Agreement remains in effect if the minimum daily balance in any designated account falls below the minimum specified on the FEE SCHEDULE. If it does, we will charge the amount specified as described on the FEE SCHEDULE and as may be amended from time to time. Overdrafts and stop payments will be charged the normal Credit Union fee as shown on the FEE SCHEDULE.

**3. Authorization:**

You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received (when available and when allowed under applicable banking regulation(s) in connection with transactions involving the use of the Card.

**4. Limitations on Transactions:**

At Terminals, where permitted, you may use your Card to withdraw funds on any one Business Day up to a specified amount that will be established by the Credit Union (your 'Parameter Amount'). You may purchase, using your debit Card, up to a specified amount that will be established by the Credit Union (your Parameter Amount), of goods and/or services each business day from places that accept the Card. Our Business Days are Monday through Friday except Holidays. On days which are not Business Days (such as weekends or Holidays) your Parameter Amount may be withdrawn during the period beginning at 2:00 p.m. on the day before the weekend or Holiday begins and extending until 2:00 p.m. on the day after the weekend or Holiday ends. There may be a delay in the posting of deposits or payments made at Terminals. Any items deposited (when available and where allowed under applicable banking regulations) may not be available for immediate withdrawal. Deposits will be processed using the normal check collection and processing procedures.

You may not use your Card for a transaction that would cause the outstanding balance of either of your designated accounts to be less than zero or for obtaining any amounts in excess of your Parameter Amount. Nor may the Card be used to transfer money to or from accounts which you do not have or which are not 'designated accounts'. We shall not be required to complete any such transactions, but if we do, you agree to pay us any excess amount or any improperly withdrawn or transferred amount immediately upon request from us. We may impose additional

restrictions or limitations on the use of your Card when we believe they are necessary to safeguard the Card against misuse. Use of your Card for fraudulent or illegal transactions, and or solicitations via the internet, direct mail, or any other recognized form of commerce, is against the law. Offenders will be prosecuted.

**5. Maintenance of Accounts:**

As long as this Agreement remains in effect, you agree to maintain at least one of your designated accounts. Should all of your designated accounts close, your Card privileges will be cancelled, and we may retain your Card if you attempt to use it. Your designated accounts shall continue to be governed by your other agreements with us concerning these accounts and by our Rules and Regulations concerning those accounts to the extent that such agreements are not inconsistent with this Agreement.

**6. Ownership of Card:**

The Card is not transferable and remains our property. You agree to return the Card to us immediately upon our demand. For your protection, the Terminals are programmed to retain Cards in certain circumstances.

**7. Unauthorized Transfers and Advisability of Prompt Reporting:**

**a) Prompt Reporting:** Tell us AT ONCE if you believe your Card or PIN has been 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 losses down: (You should confirm your call in writing.)

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Write: Westerly Community Credit Union  
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4979 Tower Hill Rd.  
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Debit MasterCard® Liability: When used as a MasterCard® card your liability for use of this Card (when it is used without a personal identification number) will not exceed \$0 if the conditions set forth below are met, or if those conditions below have not been met, the lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized use before notification to us.

**Zero Liability will apply only if:**

- You report the loss or theft of your Card within 24-hours of discovering it lost or stolen;
- You can demonstrate that you have exercised reasonable care in safeguarding your Card from risk of loss or theft;
- You have not reported two or more incidents of unauthorized use within the preceding 12 months; and
- Your account is in good standing

**Liability for ALL Other Debit MasterCard®, our Automated Teller Machine (ATM) Card, and Online Banking uses.** Your liability for use of the Card or PIN for all other losses (all transactions that require use of your PIN code) is as follows.

**If you tell us within 2 business days after learning of the loss,** 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 you did not make,** 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 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 hospital stay) kept you from telling us, we will extend the time periods.

**8. Replacement of Lost or Stolen Cards:**

If your Card is lost, stolen or destroyed and you ask us to issue you a replacement Card, you agree to pay us a fee for such replacement Card as specified on the FEE SCHEDULE. We may charge this amount to your designated statement savings or checking account.

**9. Collection Expenses:**

If we have to sue you or take other actions to collect amounts you owe us under this Agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.

**10. Terminating this Agreement:**

You can terminate this Agreement at any time by notifying us in writing and no longer using your Card and PIN. We can terminate this Agreement at any time without notice to you. If this Agreement is terminated, we shall no longer be obligated to complete transactions involving your use of the Card, or other electronic banking services. Termination of this Agreement will not affect your obligations under this Agreement or for any transactions covered by this Agreement even if those transactions are completed AFTER the termination date.

**11. Changes to this Agreement:**

We retain the right to change this Agreement at any time. If a change will impose greater costs to you, increase your liability under this Agreement or limit types or frequency of transactions which may be accomplished by using the Card and PIN, we will mail you notice of such change at least thirty (30) days before it becomes effective. We do not have to notify you in advance if an immediate change is necessary for security reasons, but, in such event, we will give you notice within thirty (30) days if such change becomes permanent.

**12. Notices:**

You will immediately notify us in writing of any address change. Notices sent by us shall be effective when mailed to you at your last address that appears in our records. Except as otherwise provided in this Agreement or by applicable law, notices from you to us must be in writing and will be effective when received by us.

**13. Governing Law; Conflict with Applicable Law:**

This Agreement will be construed in accordance with the laws of the State of Rhode Island. In the event of any conflict between the provisions of this Agreement and any applicable law or regulation, the provisions of this Agreement shall be deemed modified to the extent, and only to the extent, required to comply with such law or regulation.

**Daily Card Limit:**

Personal ATM/Debit Cash.....	\$500.00
Personal Debit PIN/Signature.....	\$2,500.00
Young Adult ATM/Debit Cash.....	\$300.00
Young Adult Debit PIN/Signature.....	\$1,000.00
Business ATM/Debit Cash.....	\$500.00
Business Debit PIN/Signature.....	\$5,000.00

Lower limits may occur during off-line occurrences. From time to time circumstances may necessitate the temporary reduction in daily limits on international transactions from a specified region due to increases in fraudulent activity originating from that region. The right to restrict and/or reduce transactions and/or limits is within our sole discretion and may change at any time.

To request a change to your daily withdrawal limit, you may contact Westerly Community Credit Union. You may request either a temporary or permanent change to your daily withdrawal limit, which is subject to approval. A request for a permanent change must be submitted in writing and may be faxed.

**NOTICE REGARDING ATM FEES CHARGED BY OTHERS.**

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Take  
the  
Challenge

To Be Financially Successful.

*Ask us how today or  
visit [www.westerlyccu.com](http://www.westerlyccu.com).*

General Disclosure Statement  
(Regulation E)

Electronic Fund Transfer (EFT)  
Card Holder  
and  
Account Agreement

**Westerly  
Community**  
Credit Union

Westerly ~ Richmond  
Wakefield  
[www.westerlyccu.com](http://www.westerlyccu.com)  
401.596.7000

Insured by NCUA.

Rev. 6/19