

# Electronic Funds Transfer Disclosure



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PH: 907-257-7200  
TF: 800-764-1123  
www.denalifcu.org

This Electronic Funds Transfer Disclosure describes your and our rights and responsibilities concerning electronic fund transfers (EFTs). EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including Online Banking, direct deposits, automated teller machines (ATMs), Visa Check Card (Card), and InTouch 24 (audio response system) services.

## 1. EFT Services

### a. Automated Teller Machines

You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union and such other machines or facilities as we may designate. At the present time, you may use your Card to:

- Withdraw cash from the checking, savings, or line of credit accounts with us.
- Make deposits to the checking or savings account.
- Transfer funds between the checking and savings accounts.
- Make payments on your loan accounts from the checking or savings accounts.

### b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security.

### c. Preauthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

### d. InTouch 24

If we approve your application for telephone access to the accounts you have with us under InTouch 24, you may use a telephone to access the account with us and conduct EFTs from Anchorage by calling 907-257-7224 or from Fairbanks by calling 907-456-1937 or 800-764-1123, option 2. You must use your PIN along with your account number to access the accounts. At the present time you may use InTouch 24 to:

- Obtain balance information on the checking and savings accounts with us.
- Transfer funds by EFT between these same accounts.
- Find out if a check has cleared on a checking account.
- Obtain loan balance and interest paid information on loans.
- Obtain dividend information on Share and Certificate accounts.
- Make loan payments from the savings or checking accounts.
- Request a withdrawal by check from the checking or savings accounts mailed to your address of record.

### e. Online Banking

If we approve your application for Online Banking, you may use a personal computer to access the accounts. For this service, you will need a personal computer with internet access. The address for Online Banking is [www.denalifcu.org](http://www.denalifcu.org). You may select a password. You must use your password along with your account number to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software instal-

lation or your computer. At the present time, you may use Online Banking to:

- Obtain balance information on the checking and savings accounts with us.
- Transfer funds between the checking and savings accounts.
- Find out if a check has cleared on a checking account.
- Obtain loan balance and interest paid information on loans.
- Obtain dividend information on Share and Certificate accounts.
- Make loan payments from the savings or checking accounts.
- Request a withdrawal by check from the checking or savings account mailed to your address of record.
- Make payments to merchants (payees) using Online Bill Pay.
- Transfer funds from the account you have with us to the account of another member.

Transactions involving the accounts you have with us are addressed by the MSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

### f. Bill Payment Service (Online Bill Pay).

Use of the Bill Payment service, Online Bill Pay, is subject to the following terms:

**i. Making Payments.** You may use the Online Bill Pay service to initiate two different types of payment transactions:

*“Manual Payments”* are payments that you initiate each payment by setting the payment amount and due date. The payment can be canceled or changed through Online Bill Pay up until 12:00 midnight before the Scheduled Debit Date.

*“Automatic Payments”* are payments that are recurring on a fixed due date and fixed amount. You have an option in the Online Bill Pay system to set Automatic Payments to continue indefinitely or set a maturity date. The payment can be canceled or changed through Online Bill Pay up until 12:00 midnight before the Scheduled Debit Date.

**ii. Number and Authorized Payees.** You may schedule payments up to a maximum of 250 payees located in the United States. You may not make payments to federal, state or local governments or other categories of payees we designate from time to time. When you transmit a bill payment instruction to us, you authorize us to transfer funds to make the bill payment transaction from the account you choose within the Online Bill Pay system. We will process bill payment transfer requests only to those payees we have designated in our instructions (user instructions and help page are located online at the Online Bill Pay system) and such payees as you authorize and for whom we have the proper payee code number. We will not process any bill payment transfer if we know the required transaction information is incomplete. In any event, we will not be liable for any transaction that contains incorrect information that we were not responsible for entering or knowing. If there are insufficient funds in the account to make the bill payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account you have established. We reserve the right to refuse to process payment instructions that reasonably appear to us to be fraudulent or erroneous.

**iii. Processing Payments.** The amount of your requested bill payments will be deducted from the account on the scheduled debit date and will be processed by us on that date. Therefore, you must have sufficient funds available to cover your payment on the scheduled debit date. There is a dollar limit of \$25,000.00

(or your available balance) on any payment and/or payment date. Bill payments are delivered to the payee either electronically, which may take up to two business days from the Scheduled Debit Date, or by check to those payees not set up to accept electronic payments, which may take up to five business days from the Scheduled Debit Date. It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. You should enter and transmit your bill payment instructions at least six (6) business days before a bill is due. If you do not allow sufficient time, you assume full responsibility for any late payments or finance charges that may be imposed as a result of your failure to transmit a timely bill payment authorization. If funds are not available in the account on the Scheduled Debit Date, we will look at the account on the next business day to withdraw funds and process payment.

**iv. Canceling or Changing Bill Payments.** Payments designated as "Today" transactions cannot be stopped, canceled or changed once your Online Bill Pay session has ended. You may cancel or stop payment on future and recurring bill payments instructions under certain circumstances by following the instructions provided. If you discover an error in or want to change a payment instruction (i.e. payment date or payment amount) for a Online Bill Payment that you have already scheduled for transmission through the Online Bill Pay service, you may electronically edit or cancel your payment request through the Online Bill Pay service. Your cancellation request must be entered and transmitted through the Online Bill Pay service before the date you have scheduled for payment. If your request is not timely entered, you will be responsible for the payment. If you wish to place an oral stop payment on a recurring bill payment transaction, not using the Online Bill Pay service, we must receive your oral stop payment request at least three (3) business days before the Scheduled Debit Date. You may call us at the telephone number set forth in Section 13 to request a stop payment. If you call, we may require you to confirm your stop payment request in writing within 14 days after the call.

#### **g. Mobile Banking**

**i. Service Access.** Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through Online Banking and make such other transactions as described in the Online Banking Service Agreement using compatible and supported mobile phones and wireless devices ("Wireless Device"). You agree and understand that the Mobile Banking service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The most up-to-date list of services which you may be able to access through Mobile Banking is posted on the Mobile Banking registration and management website accessed through Online Banking. When you register for Mobile Banking, the designated accounts and bill payment payees linked to the account through Online Banking will be accessible through Mobile Banking.

**ii. Use of Services.** You accept responsibility for making sure that you understand how to use Mobile Banking before you actually do so, and you use Mobile Banking in accordance with the online instructions posted on our Web site. You also accept responsibility for making sure that you know how to properly use your Mobile Device and the Mobile Banking software application. In the event we change or upgrade Mobile Banking, you are responsible for making sure you that you understand how to use Mobile Banking as changed or upgraded. If you authorize the use of Touch ID for Mobile Banking, the Mobile Banking service may be accessed using any fingerprint recognized by your Wireless Device, even if it is not your own. If you have permitted another

person to use their fingerprints to authorize activity on your Wireless Device, their fingerprint will also gain access to Mobile Banking if you have authorized Touch ID. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Mobile Device.

**iii. Transactions.** At the present time, you may use the Mobile Banking account access service to:

- Transfer funds between the savings, checking, money market, and loan/VISA accounts with us.
- Make loan payments to any of the loan accounts with us, including VISA account.
- Review account balance and transaction history for any of the deposit or loan accounts with us.
- Make payments to merchants (payees) using Online Bill Pay.

**iv. Relationship to Other Agreements.** You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your existing agreements with us including the Membership and Account Agreement (Electronic Funds Transfers and e-Pay Services). You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of your existing agreements with any service providers of yours, including service carrier or provider (e.g., Cingular, Verizon, Sprint, T-Mobile, Alltel, etc.). You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading the Software, receiving or sending Mobile Banking text messages, or other use of your Mobile Device when using the Software or other products and services provided by Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service carrier or provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with Mobile Banking, you will contact us directly.

**v. Mobile Banking Software License.** You are hereby granted a personal, limited, non-transferable, non-exclusive, non-sublicensable and non-assignable license ("License") to download, install and use the Software application on your Mobile Device within the United States and its territories. In the event that you obtain a new or different Mobile Device, you will be required to download and install the Software application to that new or different Mobile Device. This License shall be deemed revoked immediately upon (i) your termination of Mobile Banking in accordance with this Agreement; (ii) your deletion of the Software application from your Mobile Device; or (iii) our written notice to you at any time with or without cause. If this License is revoked for any of the foregoing reasons, you agree to promptly delete the Software application from your Mobile Device.

**vi. Your Obligations.** When you use Mobile Banking to access accounts you designate during the registration process, you agree to the following requirements: (A) Account Ownership/Accurate Information. You represent that you are the legal owner of the accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of operating Mobile Banking. You agree to not misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. (B) User Conduct. You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way

that would: (a) infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in the Software application (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile Banking by any other user; or (k) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

#### **h. Text Banking.**

Text Banking is a feature of Mobile Banking. Text Banking may be used to perform the following types of transactions:

- Obtain balance information on the checking, savings, and loan accounts with us.
- Obtain transaction history on the checking, savings, and loan accounts.
- Transfer funds between the checking, savings, and loan accounts.

#### **i. Visa Check Card**

You may use your Visa Check Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchases will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the MSA.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the Visa network or another network shown on your card. We will honor your debit transactions processed by any of these networks.

Depending on our authorization protocols and network availability, transactions processed over other networks may or may not require you to use your PIN to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization. Provisions applicable only to Visa transactions (such as Visa's zero liability protections) will not apply to non-Visa debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

#### **j. Electronic Check Transaction**

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations ("Electronic Check Transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant's right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Section 4 (Member Liability) of this disclosure. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

## **2. Service Limitations**

### **a. Automated Teller Machines**

**i. Withdrawals.** Cash withdrawals from ATMs can be made as often as you like. You may withdraw up to \$520 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

### **b. InTouch 24**

The accounts with us can be accessed under InTouch 24 via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. InTouch 24 will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message directing you to call back. While there is no limit to the number of inquiries, transfers or withdrawal requests you may make in any one day, transfers from savings accounts will be limited to six (6) in any one month. No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

### **c. Online Banking**

**i. Transfers.** You may make funds transfers to the accounts with us, or other accounts you authorize, as often as you like. However, transfers from a money market account will be limited to a total of six (6) in any one month. Bill payer transactions are unlimited. You may transfer or withdraw up to the available balance in the account or available credit line at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

**ii. Account Information.** Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions and our Funds Availability Disclosure.

**iii. E-Mail and Stop Payment Requests.** We may not immediately receive e-mail communications that you send and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the MSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

**iv. Bill Payment Transactions.** Bill payment transactions are subject to a maximum payment amount of \$25,000.00 (or your available balance, if it is less than \$25,000.00).

### **d. Bill Pay A2A and P2P Transactions**

For A2A and P2P transfers, limits will be set at the time you use the service and will be disclosed to you prior to your use of the service.

### **e. Mobile Banking**

Neither we nor any of our service providers assume responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. Neither we nor any of our service providers assume responsibility for the operation, security, functionality or availability of any Mobile Device or mobile network which you utilize to access Mobile Banking. You agree to exercise caution when utilizing the Mobile Banking application on your Mobile Device and to use good judgment and discretion when obtaining or



transmitting information. Financial information shown on Mobile Banking reflects the most recent account information available through Mobile Banking, and may not be current. You agree that neither we nor our service providers will be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

#### f. Visa Check Card

There is no limit on the number of Visa Check Card purchase transactions you may make during a statement period. Visa purchases are limited to the balance available in an account. In addition, you may not make more than \$2,520 in ATM or point-of-sale purchases in one day, and \$5,000 in signature based purchases. We reserve the right to refuse any transaction that would draw upon insufficient funds or require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Check Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.

The use of a Card and Account with us are subject to the following conditions:

**i. Ownership of Cards.** Any Card or other device that we supply to you is our property and must be immediately returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer the Card or Account to another person.

**ii. Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to the account with us in lieu of a cash refund. You may not use the Card for any illegal or unlawful transaction. We may refuse to authorize any transaction that we believe may be illegal or unlawful.

**iii. Currency Conversion; International Transaction Fee.** Purchases and withdrawals made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions, as established by Visa International, Inc., is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee of up to 2% of the transaction amount for any card transaction made in a foreign country.

### 3. Security of Personal Identification Number

The Personal Identification Number (PIN) is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your PIN, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use Online Banking, online services or check card to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions.

If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

### 4. Member Liability

You are responsible for all transfers you authorize using your EFT services as explained in this disclosure, which is part of the MSA. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and accessed the accounts with us without your authority, or if you believe 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. For Visa Debit Card purchase transactions, if you notify us of your lost or stolen card, you will not be liable for any losses, provided you were not negligent or fraudulent in handling the Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the following liability limits will apply. For all other EFT transactions except Electronic Check Transactions, if you tell us within two (2) business days, you can lose no more than \$50 if someone accessed the account with us without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of the account or EFT service, and we can prove that we could have stopped someone from accessing the account without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for unauthorized withdrawals from a line of credit account.

Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or accessible to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used the Card or PIN without your permission or you have lost your Card, call: 907-907-257-7200 or toll free at 800-764-1123, option 3, or write: Denali. A division of NuVision Credit Union, 440 East 36th Avenue, Anchorage, AK 99503.

### 5. Business Days

Our business days are Monday through Friday. Holidays are not included.

### 6. Fees for EFT Services

There are certain fees for EFT services, as described on the Rate and Fee Disclosure. We reserve the right to impose fees at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to fees under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

### 7. Right to Receive Documentation

#### a. Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

**b. Preauthorized Credits**

If you have a direct deposit made to the account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can use InTouch 24 or Online Banking or you can call us at 907-257-7200 or toll free at 800-764-1123, option 3 to find out whether or not the deposit has been made.

**c. Terminal Receipt**

You may get a receipt at the time you make any transaction of more than \$15 using an ATM, POS terminal or Visa Check Card.

**8. Account Information Disclosure**

We will maintain the confidentiality and privacy of your information in accordance with our Privacy Policy. We will disclose information to third parties about the account or the transfers you make in the following circumstances:

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with government agency or court orders.
- If you give us your written permission.

**9. Our Liability for Failure to Make Transactions**

If we do not complete a transfer to or from an account with us on time or in the correct amount according to the MSA, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, or by internet browser providers such as Microsoft (Microsoft Internet Explorer), Apple (Safari), Mozilla (Firefox), Google (Chrome) or by Internet access providers or by online service providers or by an agent or subcontractor for any of the foregoing. Nor will we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the Online Banking service and may have referred to such communication as "secured," we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. We will not be liable for the following:

- If, through no fault of ours, you do not have adequate funds in an account to complete a transaction, the account is closed or the transaction amount would exceed your credit limit on your line of credit.
- If you used the wrong identification code or you have not properly followed any applicable computer, Internet or Credit Union instructions for making transfers.
- If your computer fails or malfunctions or if our Online Banking system was not properly working and such a problem should have been apparent when you attempted such a transaction.
- If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use a Card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent the transaction.
- If the account with us is frozen because of a delinquent loan or is subject to a legal process or other claim.

- If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus, or problems related to software not provided by us.
- If you have not given us complete, correct, and current instructions so we can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM machine may retain a Card in certain instances, in which event you may contact us about its replacement.

We may establish other exceptions in addition to those listed above.

**10. Termination of EFT Services**

You agree that we may terminate your use of any EFT services if you, or any authorized user of an account or PIN, breach any term of the MSA, or if we have reason to believe that there has been an unauthorized use of a Card, account or identification code.

You or any other party to the account can terminate your use of any EFT services by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of EFT services will not affect the rights and responsibilities of the parties under the MSA for transactions initiated before termination.

**11. Preauthorized Electronic Fund Transfers****a. Stop Payment Rights**

If you have arranged in advance to allow a third party to make regular EFTs from the account(s) with us for money you owe them, you may stop payment of these preauthorized transfers from the account. You must notify us verbally or in writing at any time up to three (3) business days before the scheduled date of a preauthorized transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any verbal notification. If we do receive the written confirmation, the verbal stop payment order will cease to be binding fourteen (14) days after it has been made.

**b. Notice of Varying Amounts**

If regular payments may vary in amount, the person you are going to pay is required to 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 account would fall outside certain limits that you set.

**c. Liability for Failures on Preauthorized Transfers**

If you order us 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.

**12. Notices**

We reserve the right to change the terms of our EFT services. We will mail or make accessible a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of any EFT service is subject to existing regulations governing the account with us and any future changes to those regulations.

**13. Billing Errors**

In case of errors or questions about EFTs, telephone us at 907-257-7200 or toll free at 800-764-1123, option 3 and send us a written notice. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. In your notice:

- Tell us your name and account number.
- Describe 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, 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 our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS (point of sale) transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will recredit the account within ten (10) business days (five (5) business days for Visa Check Card transactions) 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 ten (10) business days, we may not recredit the account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) used in our conclusion that the error did not occur.

#### **14. ATM Safety Notice**

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number or code on your ATM card.
- Report all crimes to law enforcement officials immediately.