

BUSINESS DEBIT CARD DISCLOSURE



The following is the Agreement between the Owner(s) of the account and Navy Army Community Credit Union (NavyArmy) covering Business Debit Card (Cards). In the Agreement, the words “you” and “your” mean each person who signed the application form or requested the card(s) and each person to whom a card is issued at your request. The words “we” and “us” mean NavyArmy.

1. You **must** call the number listed on the sticker of your Card or enter your PIN at an ATM/POS terminal to **activate your Card** within 90 days to avoid **cancellation**.
2. **Card may be used** to: 1) Purchase goods or pay for services; and 2) make deposits, cash withdrawals, transfer funds, or obtain balances on your Navy Army checking or savings account(s) at a participating ATM. POS PIN and ATM **transactions are debited** from your account immediately and Point of Sale (POS) **purchase processed as a credit transaction** (no PIN entered) will be put on hold until the earlier of the actual debit of the funds or 3 days after the authorization. While on hold, funds will NOT be available for use. You are responsible for all transactions authorized by you regardless of the timing of the posting.
3. **Daily limit per account** is \$500 for ATM cash withdrawals, and up to \$1000 and \$2000 for purchases and payments, respectively. A temporary limit increase may be requested by contacting us during business hours.
4. **ATM transaction fee** will not be charged when using an ATM owned by NavyArmy. A transaction fee will be charged when using another network ATM or POS terminal in accordance with NavyArmy Fee Schedule (www.navyarmyccu.com/fees) in addition to the fees charged by the owner/operator of the ATM or POS terminal.
5. **Foreign/International Transactions** made in foreign countries will reflect on your account in U.S. dollars and will be charged an International Service Assessment Fee. This fee will be identified separately from the transaction amount on your statement. The fee will be assessed on purchases and ATM transactions as follows: 1) transactions made outside the United States or through internationally based merchant online in U.S. dollars will be charged 0.9% of the transaction amount, 2) transactions made outside of the United States or through internationally based merchant online in foreign currency will be charged a currency conversion fee of 2.0%.
6. **Qualified Pre-authorized Recurring Card Transactions When New Card Number Issued:** When a replacement Card is issued to you, you authorize us, without obligation on our part, to provide information related to the replacement Card to the merchant in order to permit the merchant to bill recurring charges to the replacement Card, and you authorize us to apply such recurring charges to the replacement Card. NavyArmy cannot cancel an agreement that you have with the third party or revoke an authorization that you have provided. To revoke your authorization, you must contact the third party with whom you have an agreement.
7. **Liability for Unauthorized Use:** Use of the Card is not subject to the Federal Reserve Board’s Regulation E; therefore, you will be liable for any unauthorized use of your card. Notify us immediately, in writing or by telephone at the address or telephone number provided below if you suspect there has been an unauthorized use of your card. After we receive your notification, you will not be liable for any further unauthorized use of your card.
8. You are **Prohibited** to use your Card for transactions related to illegal gambling or any activity considered illegal under applicable Federal state, or local law. NavyArmy will cancel your debit card if we suspect fraud or abuse intentionally initiated by you.
9. **Electronic errors** must be reported no later than 60 days after receipt of the first statement where the problem or error appeared. **For verbal notifications**, you must send your complaint in writing within 10 business days, and we will correct the error promptly if it is a true error on our part. If we conclude that there was no error, you will receive a written explanation from NavyArmy within three business days.
10. **If we do not complete a transfer to or from your account** on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with the following **exceptions**: a) if you do not have enough money in your account; b) if the transfer would exceed your approved daily limits; c) if circumstances beyond our control prevent the transfer; d) if the funds in your account are subject to legal process or other encumbrance restricting the transfer and/or other exceptions stated in our account agreement with you.
11. You will receive a **monthly account statement** unless there are no transactions in a particular month. In any event, you will receive a periodic statement at least quarterly.
12. We will **disclose information** to third parties about your account or the transfers you make: a) when it is necessary for completing transfers or resolving errors involving transfers; b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; c) in order to comply with government agency rules, court orders or other applicable law; d) to our employees, service providers, auditors, collection agents or attorneys, in the course of their duties; and/or e) if you give us your written permission.
13. This **agreement is governed by Federal law and the laws** of the state of Texas where our principal office is located
14. **Check Card Fee Disclosure**, please refer to our fee schedule online at www.navyarmyccu.com/fees

ATM-Debit Card Safety

- To offer convenience to members, NavyArmy offers a network of ATMs. When you are using your debit or ATM card at any location, to reduce the risk of becoming a victim of fraud, please remember these recommendations:
- Treat your card like cash. Keep it in a safe place.
- Keep your personal identification number (PIN) a secret and block the view of others when entering the PIN number.
- Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.
- Never disclose information about your card in response to an unsolicited email, text, or other form of request.
- Make certain your Internet shopping sites are secure, such as checking that a Web address begins with “https.”
- Report a lost or stolen card at once by calling us at (800) 622-3631.
- Carefully review your account statements for unauthorized transactions.

Security Tips when using ATMs

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears suspicious, cancel your transaction, and leave the area at once.
- If an ATM is obstructed from view or poorly lighted, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.
- Never allow a stranger or anyone else to assist you or enter your PIN while conducting an ATM transaction, even if you have trouble or your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount. Block the view of others when using a card scanner terminal in a store.
- Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it. If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM.
- If using a drive-up ATM, keep the doors locked, windows up and engine running when waiting in line. Leave enough room between cars to allow for a quick exit if necessary.
- If anyone follows you after you have completed your ATM transaction, go immediately to a crowded, well-lit area, and call the police.
- Be sure the transaction is complete, and you have received a receipt before leaving. If you received cash back, put it away before leaving the terminal.

Let us know if you're traveling

As a reminder, if you plan to travel, check to see if your destinations include areas of the United States or foreign countries that have high rates of fraud. Because NavyArmy wants to protect you from becoming a victim of fraud, we limit debit card use in locations that have a high incidence. We can minimize (or prevent) inconvenience if you let us know your travel plans in advance. For more information, call us at (800) 622-3631, (361)986-4500 or visit a branch.

Blocking fraudulent debit card activity In our global economy, debit card fraud can take place anywhere in the world! NavyArmy uses blocking tools that allow us to better control debit card fraud by blocking transactions where the incidence of fraud is high. However, even in blocked countries or within certain merchant categories, members are able to use their NavyArmy debit card by conducting a PIN transaction. In the event your debit card is denied or for more information, please call or visit one of our offices to request your card be granted temporary access.

Tips for online awareness

Phishing email messages, designed to get you to reveal personal information, are more sophisticated than ever. We want you to be aware of things to look for before you consider answering or clicking on a link in an email. If a message you receive, even supposedly from someone you know, has misspelled words and strange language or links and attachments, look at it carefully. Be suspicious and don't click on anything or download an attachment until you confirm it is a valid email from the sender.

Basic tips to remember:

- Be suspicious of unexpected messages directing you to click on a link or to open an attachment.
- Your Web browser is your primary tool for using the Internet, so keep it updated with the latest security patches from the vendor.
- Antivirus software is an important tool to safeguard your computer, so make sure it is always enabled and contains the latest virus updates from the manufacturer.
- Don't trust a site just because it claims to be secure, make sure you are purchasing merchandise from a reputable source.

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