

NAVYARMY CHECK CARD DISCLOSURE

By accepting and using the NavyArmy Check Card, you agree to the below terms and conditions in addition to those stated on the reverse side of the NavyArmy Check Card and those applicable to each of your deposit accounts with us:

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; 2) make cash withdrawals, transfer funds, deposits or obtain balances on your NavyArmy 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. You are **Prohibited** to use your NavyArmy Check Card for transactions related to illegal gambling or any activity considered illegal under applicable Federal, state, or local law. *NavyArmy will cancel your check card if we suspect fraud or abuse intentionally initiated by you.*
5. **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.
6. **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 US dollars will be charged 0.9% of the transaction amount, 2) transactions made outside the United States or through internationally based merchant online in foreign currency will be charged a currency conversion fee of 2.0%.
7. You must **OPT-IN** to be able to use our **Courtesy Pay Program** on everyday ATM and POS transactions. We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. Your checking account has two types of balances: the "actual" and the "available" balance. We use your available balance when determining whether a transaction will cause your account to overdraw and for charging overdraft fees. You can review your balances online, at an ATM, by phone or at a branch. Ask us to learn more about the difference between the two balances.
8. You are not liable for **Unauthorized POS and ATM Transaction(s)** made by a person, other than you, who does not have any actual, implied, or apparent authority for such use, and from which you received no benefit if: (i) you can demonstrate that you have safeguarded your card from the risk of loss or theft; and (ii) upon becoming aware of such loss or theft, promptly report the loss or theft to **us**. If you tell **us** within two (2) business days, you will not be liable for the unauthorized transaction(s); however, you could have up to \$500 liability if the loss is not reported within 2 days of discovery, or unlimited liability if the unauthorized transaction is not reported within 60 days of when the unauthorized transaction was reported on a periodic statement.
9. **Electronic errors** must be reported no later than 60 days after receipt of the first statement where the problem or error appeared. Failure to notify us within this period will result in no funds returned to you if we can prove that we could have stopped someone from taking the money had you informed us timely. **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 further investigation is necessary, we will credit your account within 10 business days (20 business days for foreign transactions). It might take us 45 days (90 days for foreign transactions) to complete our investigation. If we conclude that there was no error, you will receive a written explanation from NavyArmy within three business days.
10. **Qualified Pre-authorized Recurring Debit 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. NACCU cannot cancel an agreement that you have with a 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.
11. **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.
12. 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.
13. 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; and/or d) if you give us your written permission.
14. This **agreement is governed by Federal law and the laws** of the state of Texas where our principal office is located.
15. **Check Card Fee Disclosure**, please refer to our fee schedule online at www.navyarmyccu.com/fees

ATM-Check 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

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. 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.

P.O. BOX 81349 * CORPUS CHRISTI, TX 78468-1349

www.navyarmyccu.com

Phone 361-986-4500 or toll free 800-622-3631; Email info@navyarmyccu.com