

# ELECTRONIC SERVICES DISCLOSURE & AGREEMENT

THIS DISCLOSURE SUPERSEDES  
ALL DISCLOSURES PRIOR TO THE  
EFFECTIVE DATE SHOWN BELOW.

*Effective Date: December 1, 2018*



## TABLE OF CONTENTS

ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT.....	1
GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES .....	1
ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSIT OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS.....	4
ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES.....	4
ADDITIONAL DISCLOSURES APPLICABLE TO "TOUCHTELLER" ELECTRONIC TELEPHONE BANKING.....	4
ADDITIONAL DISCLOSURES APPLICABLE TO ONLINE BANKING, MOBILE BANKING, BILL PAY SERVICES.....	3
ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS .....	5
ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS OR VISA DEBIT CARDS WHEN USED FOR POINT OF SALE TRANSACTIONS.....	6
ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS.....	7
ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, POINT OF SALE TRANSACTIONS, "TOUCHTELLER" ELECTRONIC TELEPHONE BANKING TRANSACTIONS, ONLINE BANKING TRANSACTIONS, MOBILE BANKING TRANSACTIONS, BILL PAY TRANSACTIONS, AND ELECTRONIC CHECK TRANSACTIONS .....	7

## ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

In this Disclosure and Agreement, the words "I," "me," "my," "us," and "our" mean each and all of those who apply for and/or use any of the electronic services described in this Disclosure and Agreement. The words "you," "your," "yours," and "Credit Union" mean LA FINANCIAL FEDERAL CREDIT UNION or HAVASU COMMUNITY CREDIT UNION, as applicable. My acceptance, retention, activation, or use of an ATM card, VISA Debit Card, or other electronic funds transaction hereunder constitutes an agreement between you and me as described below.

I understand and agree, for myself (and any person or entity I represent if I sign as a representative of another person or entity) to the terms of this Disclosure and Agreement and your Schedule of Fees and Charges.

I understand and agree that this Disclosure and Agreement, along with any other documents you give me pertaining to my account(s), is a binding contract between the Credit Union and me, whether in my individual or representative capacity, or both, that establishes the rules that control my account(s) with you and which sets forth my rights, obligations, and responsibilities and the rights and obligations of the Credit Union. When I accept, retain, activate, or use an ATM Card, VISA® Debit Card, VISA Credit Card, or conduct other electronic funds transactions hereunder, I agree to follow these rules.

The purpose of this Disclosure and Agreement is to:

1. Explain some laws that apply to common transactions;
2. Establish rules to cover transactions or events that the law does not regulate;
3. Establish rules for certain transactions or events that the law regulates but for which it permits variations by agreement; and
4. Provide disclosures of some Credit Union policies to which I am subject or in which I might be interested.

I understand and agree that if any provision of this Disclosure and Agreement is found to be unenforceable, all remaining provisions will remain in full force and effect. You may permit some variations from this Disclosure and Agreement, but you will only agree to do so in writing and such permitted variation will be in effect only as to the particular transaction(s) described in such writing.

This Disclosure and Agreement is given by you in compliance with the Electronic Funds Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 1005, et seq.) to inform me of certain terms and conditions for use of the electronic services described in this Agreement.

At the present time, you provide the following electronic services:

- \* Preauthorized deposits of net paycheck;
- \* Payroll deductions;
- \* Preauthorized deposits of pension checks and federal recurring deposits (for example Social Security payments);
- \* Preauthorized withdrawals for bill payments and other recurring payments;
- \* Automated Teller Machine (ATM) EFT services at Credit Union-owned (proprietary) ATMs and on Shared Network ATMs such as the CO-OP® Network, STAR®, and PLUS®, and such other systems as may be added from time to time;
- \* Visa Credit Card cash advances at ATMs on the Visa network;
- \* Online Banking, Mobile Banking, Mobile Deposit, and Bill Pay;
- \* Visa Debit Card (including PIN and signature-based transactions);
- \* Audio Response Electronic Telephone Banking (TouchTeller);
- \* Electronic Check Transactions; and
- \* Transactions at a Point-of-Sale (POS) terminal whether or not an access device is used.

Disclosure information applicable to all electronic services offered by you is given below, with certain specific disclosure information for each service following in separate sections or in separate agreements (e.g., see our separate agreements for additional terms and conditions applicable to online banking, mobile banking, mobile deposit, and Bill Pay). I understand that the agreements, terms, conditions, rules and regulations applicable to my Checking Account, Savings Account, VISA Credit Card, and any other applicable accounts or electronic services, remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

### GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

#### Business Day Disclosure:

Your business days are Monday through Friday, except holidays. Your business hours are 9:00 a.m. to 5:00 p.m. P.T., Monday through Thursday, and 9:00 a.m. to 6:00 p.m. P.T. on Friday. Branch hours and holiday schedules may be obtained through our website ([www.lafinancial.org](http://www.lafinancial.org)) or by contacting you at 800-894-1200. Credit Union-owned (proprietary) ATMs are generally available 24 hours a day, 7 days a week, with minor interruptions for system maintenances or technical difficulties. Your "TouchTeller" Electronic Telephone Banking System, and Online Banking, Mobile Banking, Mobile Deposit, and Bill Pay Services (iPay) are generally available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties, including those of the Internet service provider and Internet software.

#### Disclosure of Account Information to Third Parties:

You will maintain the confidentiality and privacy of my account information in accordance with your privacy policy. However, you will disclose information to third parties about my account or transfers I make in the following circumstances in accordance with applicable law:

- (1) When it is necessary to complete an electronic transaction; or
- (2) In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with a government agency, court order, or any legal process;
- (4) If I give you written permission; or
- (5) As otherwise permissible under applicable law.

### **In Case of Errors or Questions About My Electronic Services Transactions:**

In case of errors or questions about my electronic services transactions, I should call you at 800.894.1200, or write to you at LA Financial Federal Credit Union, P.O. Box 6015, Pasadena, CA. 91102-6015, as soon as I can if I think my periodic statement or receipt is wrong or if I need more information about a transaction listed on my periodic statement or receipt. You must hear from me no later than sixty (60) days after you send me the FIRST periodic statement on which the problem or error appeared. I must:

- (1) Tell you my name and account number(s);
- (2) Describe the error or the transaction I am unsure about and explain as clearly as I can why I believe it is an error or why I need more information; and
- (3) Tell you the dollar amount of the suspected error.

If I tell you orally, you may require that I send you my complaint or question in writing within ten (10) business days.

You will determine if an error occurred within ten (10) business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to forty-five (45) days to investigate my complaint or question. If you decide to do this, you will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within (10) business days, you may not credit my Account(s).

In accordance with VISA Operating Rules and Regulations, I will receive provisional credit for VISA Debit Card losses for unauthorized use within five (5) business days after I have notified you of the loss.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, you may take up to ninety (90) days to investigate my complaint or question. For new accounts, you may take up to twenty (20) business days to credit my account for the amount I think is in error.

You will tell me the results of your investigation within three (3) business days after you finish your investigation. If you decide that there was no error, you will send me a written explanation. I may ask for copies of the documents that you used in your investigation.

You will tell me if you are reversing a provisional credit. If you reverse a provisional credit, you will pay all items that overdraw my account for five (5) business days after you send me the notice without imposing an Overdraft Fee. However, you can charge an Overdraft Fee for any item that overdraws my account by more than the amount of provisional credit. And after the five-day period, you will charge an Overdraft Fee on all overdrafts, as listed in your Schedule of Fees and Charges. I agree to immediately restore any amounts by which my account is overdrawn upon your written demand.

### **Your Liability for Failure to Make or Complete Electronic Funds Transactions.**

If you do not properly complete an electronic funds transaction to or from my Account(s) on time or in the correct amount according to your agreement with me, you may be liable for my losses and damages. However, there are some exceptions. You will not be liable, for instance, if:

- (1) Circumstances beyond your control (such as fire, flood, earthquake, electronic failure or malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions;
- (2) Through no fault of yours, I do not have enough money in my account (or sufficient collected funds) to make a transaction;
- (3) The funds in my account are subject to an uncollected funds hold, legal process or other circumstances restricting such transaction or payment;
- (4) You have received incorrect or incomplete information from me or from third parties (e.g., the U.S. Treasury, an automated clearing house, or a terminal owner);
- (5) The ATM, Point-of-Sale terminal, TouchTeller, or other electronic service systems contemplated hereunder was not working properly and I knew about this breakdown when I started the transaction;
- (6) The ATM where I was making the transaction did not have enough cash, or cash in the denominations I requested;
- (7) My ATM Card, VISA Debit Card, ATM or VISA Debit Card PIN Code, TouchTeller or other Personal Identification Number (PIN) or password has been reported lost or stolen, my Card has expired, is damaged so that the ATM cannot read the encoding strip, is inactive due to non-use, is retained by you at my request, or because my PIN Code or password has been repeatedly entered incorrectly;
- (8) The transaction would exceed my Line of Credit Limit or VISA Credit Card limit;
- (9) Your failure to complete the transaction is done to protect the security of my account and/or the electronic terminal system;
- (10) I made an error in keying my deposit at an ATM or through the Online Banking system (and if I made such error, you are not responsible for returned checks, forfeited dividends, and other consequences which may result);
- (11) The payee mishandles or delays a payment sent by the Bill Pay Service;
- (12) Any transaction is prohibited by law, regulation, court order, or would be considered illegal activity; or
- (13) I have not provided your Bill Pay Service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment.

### **There may be other exceptions not specifically mentioned above.**

Provided that none of the foregoing exceptions to the service performance obligations are applicable, if you cause an incorrect amount of funds to be debited from my account, or caused funds from my account to be transferred to a person or entity which does not comply with my Bill Pay instructions, you will be responsible for returning the improperly transferred funds to my account and for directing to the proper recipient any previously misdirected bill payments or transfers.

**Overdrafts.** I understand that you may authorize transactions covered by this Disclosure and Agreement that would cause my account(s) to have a negative (or further negative) balance (determined by reference to my available balance (i.e., the funds immediately available to me and not subject to any hold or waiting period under your Delayed Funds Availability Policy or otherwise) using any combination of the following overdraft protection programs:

1. **Transfer from Other Accounts:** I understand and agree that you have the right, but you are not required, to transfer available funds from any of my accounts with you (excluding IRA accounts), including account(s) upon which I am a joint owner, to cover an overdraft and to pay applicable fees. I agree that overdrafts paid by a transfer from any of my accounts with you in excess of funds available in such accounts are payable on demand, and, if not promptly paid, may result in the closure of my account(s). Items that are returned unpaid because of insufficient clear funds will be subject to a Non-Sufficient Funds (NSF) Fee.

2. **Written Request:** I understand and agree that I may authorize you to automatically clear overdraft transactions to be cleared by executing a written request specifying the source of funds to be used to cover overdrafts. If, pursuant to such written request, overdrafts are to be covered by a transfer of funds from another checking account, my savings account(s), or from a line of credit account, such transfer(s) will generally be made only if there are sufficient clear funds on deposit or sufficient available credit at the time of transfer. I agree that overdrafts paid pursuant to such written request in excess of funds in any designated overdraft source are payable on demand, and, if not promptly paid, may result in the closure of my account(s). Items that are returned unpaid because of insufficient clear funds will be subject to a Non-Sufficient Funds (NSF) Fee.
3. **Discretionary Overdraft Privilege Service:** I understand and agree that you may, but you are not required to, pay items without sufficient available funds in my account(s) in accordance with the terms and conditions of your Discretionary Overdraft Privilege Service ("Overdraft Privilege"). Such overdrafts will be subject to your Overdraft Privilege Fee. I will see your Discretionary Overdraft Privilege Disclosure for more information.
4. **Exception for ATM and One-Time Debit Card Transactions:** I understand and agree that your general policy is that you will not pay overdrafts occurring as a result of ATM or one-time Debit Card transactions; however, if you do cover such an overdraft, you will not charge me an overdraft fee.

**Email Communications.** I may communicate with you via electronic mail (email); however, I may only email you general questions and not account information questions. You may not respond to account information-related questions sent to you via email. Also, I should not send you any confidential account or other information via email. I understand that I may not perform transactions on my account via email. I cannot request a stop payment or report an unauthorized transaction via email. Given that these types of requests/transactions require expeditious handling, I must make these requests by calling or mailing a letter to you as noted in this Disclosure and Agreement. I agree that you may take a reasonable amount of time to act on any email you actually receive from me. I agree that you are not responsible for any deficiencies in the accuracy, completeness, availability, or timeliness of information contained in any email communication or any decision I make using such information. You will only respond to emails from the email address you have on file for me. If I change my email address, I will notify you in writing.

**Fees and Charges for Electronic Funds Transaction Services.** All fees and charges associated with my electronic funds transactions are disclosed in your Schedule of Fees and Charges, which accompanies this Disclosure and Agreement. A stop payment placed on a preauthorized electronic payment is subject to a fee as disclosed in your Schedule of Fees and Charges for each stop payment order I give. There may also be a charge assessed if I overdraw my Checking Account by the use of a VISA Debit Card. If I request a copy of the documentation relative to an ATM or POS transaction (except if the documentation is for resolution of a billing error), a fee equal to your reasonable cost of reproduction will be charged. Any fees charged will be deducted from my Savings Account or Checking Account.

**Change in Terms.** You may change the terms and charges for the services indicated in this Electronic Services Disclosure and Agreement and may amend, modify, add to, or delete from this Disclosure and Agreement from time to time. If I have an account with you through which electronic transactions are being processed, I will receive written notice at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law and I will be deemed to have accepted such changes unless I cease utilizing your Electronic Services subsequent to receiving such notice and before the effective date of such changes.

**Disclosure of Delayed Funds Availability.** You may place a hold for uncollected funds on an item I deposit. This could delay my ability to withdraw such funds. For further details, I will see your Account Agreement & Truth-In-Savings Disclosure, section IV or contact a Credit Union representative.

**Termination of Electronic Funds Transaction Services.** I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. You may terminate my right to make electronic funds transactions at any time upon written notice and may reinstate such services at your discretion. If I ask you to terminate my account or the use of an ATM Card, or any other access device, I will remain liable for subsequent authorized transactions performed on my Account occurring prior to or after such termination.

**Account Access:** My Account(s), the Card(s), or any other access device or method (including automated clearing house (ACH) and Electronic Check Transactions) may not be used for any illegal activity or transaction. I understand that I may not utilize my Account, the Card(s), or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but are not limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. You may deny authorization of any transactions identified as gambling or that you reasonably suspect may involve gambling activity. However, in the event that a transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

#### **Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA)**

In accordance with the requirement of the Unlawful Internet Gambling Enforcement Act of 2006, and Regulation GG, this notification is to inform me that restricted transactions are prohibited from being processed through my account or banking relationship with you. "Restricted transactions" are transactions involving the knowing transmittal or receipt of credit, funds, checks, instrument or other proceeds to or from another person engaged in the business of wagering or betting in connection with unlawful Internet gambling. If I do engage in an Internet gambling business and open a new account with you, you will ask that I provided evidence of my legal capacity to do so.

**Collections.** I agree that you shall be entitled to recover any money owed by me to you as a result of my use of, or the use of anyone I have provided access to, any of your electronic services, and I agree to repay any amounts that create an overdrawn balance immediately upon demand. I may be charged an overdraft fee, as disclosed in your Schedule of Fees and Charges, if permissible under applicable law. I grant you a security interest in my present and future shares on deposit and you have the right to apply such shares against any amounts owed to you by me (e.g., overdrafts and any related fees and charges). If any legal action is required to collect amounts I owe, I agree to pay all costs of collection, including reasonable attorneys' fees, court costs, and other charges incurred by enforcing your rights under this Disclosure and Agreement.

**Indemnification.** To the extent permitted by law, I agree to indemnify, defend, and hold you and your directors, officers, employees, and agents harmless from and against any damage, expense, loss, or liability of any kind that you may incur, including, but not limited to, attorneys' fees and court costs that result, directly or indirectly, in whole or in part, from my use of any electronic service governed by this Disclosure and Agreement.

**Relationship to Other Disclosures.** The information in this Disclosure and Agreement, and any other separate agreements regarding our electronic services, applies only to the electronic service transactions described herein or in such other agreements. Provisions in other disclosure documents (such as our Account Agreement and Truth-in-Savings Disclosure), as may be revised from time to time, remain effective for all other aspects of the account involved.

**Governing Law.** I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. I also agree to submit to the personal jurisdiction of the courts of the State of California.

**Notice of Binding Arbitration Agreement.** You and I agree to attempt to informally settle any disputes concerning my Accounts or the Services described under this Agreement and Disclosure. If that cannot be done, you and I agree that any dispute concerning my Accounts or the Services described hereunder and arising out of or relating to this Agreement and Disclosure will be resolved by BINDING ARBITRATION administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. I, thus, GIVE UP MY RIGHT TO GO TO COURT to assert or defend my rights under this Agreement and Disclosure or at law or in equity (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). FURTHER, I GIVE UP MY RIGHT TO ASSERT CLAIMS AGAINST THE CREDIT UNION ON A CLASS ACTION OR COLLECTIVE ARBITRATION BASIS. My rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. I am entitled to a FAIR HEARING, BUT the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. The place of arbitration shall be Los Angeles County, California. FOR MORE DETAILS, check the American Arbitration Association's website, [www.adr.org](http://www.adr.org), OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879. Please note that any debt or loan obligation I may have with you is not subject to this arbitration agreement.

**Copy Received.** I acknowledge receipt of a copy of this Disclosure and Agreement.

#### **ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSIT OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS**

If I have arranged to have preauthorized electronic deposits of my net paycheck (if available from my employer), payroll deductions, pension checks, or Federal Recurring Payments (for example, Social Security payments), the following applies to me.

**Account Access.** Preauthorized deposits may be made to my Savings Account(s) or Checking Account(s).

**Notification of Preauthorized Deposits.** If I have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to my Account(s) at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify me every time the party sends you money to deposit to my Account(s). If I have not made such an arrangement, I may telephone you at 800.894.1200 and you will advise me whether or not the preauthorized deposit has been made.

**Documentation of Preauthorized Deposits.** Generally, I will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic fund transaction service I have with you is preauthorized deposits, then you reserve the right to send me a quarterly statement only.

#### **ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES**

If I have requested a preauthorized payment to a third party from my Savings Account or Checking Account with you, the following applies to me.

**Account Access.** Preauthorized payments may be made from my Savings Account or Checking Account only.

**Right to Receive Documentation of Preauthorized Payment:**

**Initial Authorization.** I can get copies of the preauthorized payment documentation from the third party being paid at the time I give them the initial authorization.

**Notice of Varying Amounts.** If my preauthorized payment may vary in amount, the party who will receive the payment is required to tell me ten (10) days before such payment when it will be made and how much it will be. I may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that I set.

**Periodic Statement.** I will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

**Right to Stop Preauthorized Payment.** If I want to stop any of the preauthorized payments or revoke a preauthorized payment authorization, I must call you at 800.894.1200 or write you at LAFINANCIAL CREDIT UNION, P.O. Box 6015, Pasadena, CA 91102-6015, ATTENTION: Processing Services Department, in time for you to receive my stop request no less than three (3) business days or more before the next payment is scheduled to be made. If I call, you may also require me to put confirmation of my request in writing at the above address and get it to you within fourteen (14) days after I call. An oral request ceases to be binding after fourteen (14) days if I have not provided you with my required written confirmation of my request. You will charge me for each stop payment or revocation request I give pursuant to your current Schedule of Fees and Charges. If I have given you a request to revoke this entire preauthorized payment authorization, I understand and agree that I must also promptly contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide you with a copy of my written revocation notice to the third party.

**Your Liability for Failure to Stop Payment.** If I order you to stop one of my preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages, to the extent provided by law. I agree to pay you a Stop Payment Fee in accordance with your Schedule of Fees and Charges for each stop payment order I give.

Liability for Unauthorized Electronic Payments. I may be liable for unauthorized transfers made from my account by a third party. If I believe such transfer has occurred, I must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section for Errors or Questions. Please also refer to the section entitled "Additional Disclosures Applicable to ATM Electronic Funds Transactions, Point of Sale Transactions, 'TouchTeller' Electronic Telephone Banking Transactions, Online Banking Transactions, Mobile Deposit, Bill Pay, and Electronic Check Transactions."

#### **ADDITIONAL DISCLOSURES APPLICABLE TO "TOUCHTELLER" ELECTRONIC TELEPHONE BANKING**

"TouchTeller" Electronic Telephone Banking is a telephone banking service which will allow me to perform monetary transactions and account balance inquiries without assistance from your staff. I will actually "talk" directly with your computer. Before I can use "TouchTeller" Electronic Telephone Banking, I must request the service and then you will provide me with a PIN for access to your "TouchTeller" Electronic Telephone Banking System.

**Types of Available Transactions.** I may use my "TouchTeller" PIN to:

- (1) Request a withdrawal from my Savings Account(s) or Checking Account (s) (except from IRAs or from the principal of my Term Share Certificate Account) or advances on my Personal Line of Credit by Credit Union check issued in my name as it appears on the account. The check is mailed to my address of record;
- (2) Transfer funds between my Savings Account(s), Checking Account(s), and Loan Account(s);
- (3) Make loan payments by transferring the amount of the payment from my Savings account(s) or my Checking account(s);
- (4) Make account balance inquiries on my Savings Account(s), Checking Account(s), or Loan Account(s); and
- (5) Find out if a check written within the past three (3) months has cleared.

You may offer additional services in the future and, if so, I will be notified of them.

**Limitations on Frequency and Dollar Amount of Transactions.**

- (1) Account withdrawals by check through your "TouchTeller" Electronic Telephone Banking System are limited to the extent of collected funds available in my Account(s) and/or funds available from my Personal Line of Credit Account.
  - (2) For security reasons, any amounts over \$5,000.00 are subject to verification.
  - (3) In the event my "TouchTeller" PIN is lost or stolen, there may be restrictions on transactions I can make on the "TouchTeller" Electronic Telephone Banking System.
- "TouchTeller" Personal Identification Number (PIN).** I understand that I cannot use the "TouchTeller" Electronic Telephone Banking System without an identification number, which you refer to as a "TouchTeller" PIN. I am responsible for the safekeeping of my "TouchTeller" PIN provided by you and for all transactions made by use of the "TouchTeller" Electronic Telephone Banking System.

I will notify you immediately and send written confirmation if my "TouchTeller" PIN is disclosed to anyone other than the joint owner of my account. I understand and agree that I must change the PIN immediately to prevent transactions on my account if anyone not authorized by me has access to the "TouchTeller" PIN. If I disclose my "TouchTeller" PIN to anyone, however, I understand that I have given them access to my account via the "TouchTeller" Electronic Telephone Banking System and that I am responsible for any such transactions.

I further understand that my "TouchTeller" PIN is not transferable and I will not disclose the "TouchTeller" PIN or permit any unauthorized use thereof.

**ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS**

If I requested that you issue me an ATM Card or VISA Debit Card to be used to transact business at any of your proprietary ATMs or any ATM displaying the PLUS® logo and belonging to the CO-OP® Shared Network System of ATMs or activated a VISA Credit Card to obtain advances at ATMs bearing the VISA® logo, then the information below applies to me. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN), which you will provide to me.

**Types of Available Transactions and Limits on Transactions.** The types of currently-available transactions are listed below. Transaction types and services may be limited on certain ATMs on the systems that are not owned by you (non-proprietary ATMs), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an "invalid transaction."

**Account Access.** The ATM services that you make available to me are:

- (1) Deposits to my Savings Account(s) and Checking Account(s) at your proprietary ATMs and designated CO-OP® Network ATMs with deposit taking access;
- (2) Withdrawals from my Savings Account(s) and Checking Account(s) at your proprietary ATMs or PLUS®, STAR® or CO-OP® ATMs;
- (3) Transfers from my Savings Account(s) and Checking account(s), connected to my card, within the same account number at your proprietary ATM(s) (and some shared network ATMs);
- (4) Balance inquiries at your proprietary ATMs and other Shared Network ATMs. You may offer additional services in the future and, if so, I will be notified of them.

Unless otherwise noted, the above services are generally available at ATMs on the PLUS® and CO-OP® Shared Network Systems. Services, however, may be restricted on certain ATMs or on the systems that are not owned by you. In such case, an attempted transaction may be refused by the ATMs.

I understand and agree that you accept funds deposited at ATMs subject to your verification and collection, and receipts issued by an ATM are binding only after verification. Funds deposited by check may be unavailable for withdrawal until collected by you. The delay will depend on your policies as permitted by law, and I will refer to your Disclosure of Funds Availability Policy for details.

By using my ATM Card or VISA Debit Card in conjunction with my PIN at an ATM, I authorize you to provide account balance information or to make withdrawals and transfers into or from my accounts with you, in accordance with the instructions given to the ATM. Furthermore, I authorize you to make advances on my line of credit account.

If I authorize you to issue an ATM Card or VISA Debit Card (or any other access device) to any third party, or if I permit any person to use my Card, I understand that I, thereby, authorize that person to withdraw funds from any account (including my line of credit account) which can be accessed using the ATM Card or VISA Debit Card.

**Transaction Processing Times.** Transactions, including deposits, performed at your proprietary ATMs are processed on the same business day if they are completed before 2:30 p.m. P.T., and for Arizona ATMs during Daylight Savings Time - 2:30pm Mountain Time and 3:30pm Mountain Time during the rest of the year.

Transactions completed after that time or on Saturdays, Sundays, or holidays may be processed on the first business day following the transaction date.

**Balance Inquiries.** Balance information available through the ATM may not be accurate because the balance information may not reflect transactions that occurred within the past 72 hours. For accurate balance information, contact the Credit Union at 800.894.1200.

**ATM Fees.** You may charge an ATM Foreign Transaction Fee for any transactions at ATMs not owned by you or the CO-OP® Network. In addition, when I use an ATM not owned by you, I may be charged a fee by the ATM operator and/or any network used (and I may be charged a fee for a balance inquiry even if I do not complete a fund transfer).

**Limitations on Frequency and Dollar Amount of Transactions.**

- (1) Withdrawals from most ATMs are limited to a maximum of \$500 per transaction and \$500 per day. Note: however, that withdrawal limitations may vary between networks and individual machines. In addition, you reserve the right to adjust my maximum per day cash disbursement levels, from time to time, in your sole discretion.
- (2) Minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access. For example, the minimum withdrawal and increment amount at Shared Network machines is generally \$20.00.
- (3) For security reasons, in the event my ATM Card, VISA Debit Card, or VISA Credit Card or the PIN is lost or stolen, there may be restrictions on transactions I can make on the ATM System.

**Overdraft to Line of Credit.** I understand that if I have a line of credit overdraft protection in conjunction with my checking account, then I may use that line of credit to fund any overdraft on my checking account, including overdrafts caused by ATM or POS terminal access. I understand that I may not otherwise use my ATM Card(s) or VISA Debit Card to overdraw my savings account(s), checking account(s), or personal line of credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft in accordance with the instructions I have given you (if any). Overdrafts that cannot be honored are payable on demand and may result in termination of my account(s).

**My ATM Card and/or VISA Debit Card.** Both an ATM Card and/or VISA Debit Card and a Personal Identification Number (PIN) will be used each time I use an ATM. The following conditions must be observed for both the privacy and protection of my account and the system:

- (1) I MUST KEEP MY CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;
- (2) I MUST NOT (A) TELL ANY UNAUTHORIZED PERSON MY PIN, (B) WRITE MY PIN ON MY CARD, (C) WRITE MY PIN ON A SEPARATE PIECE OF PAPER AND KEEP IT IN MY PURSE OR WALLET WITH MY CARD, OR (D) OTHERWISE MAKE IT AVAILABLE (THROUGH THEFT, MY OWN NEGLIGENCE, OR OTHERWISE) TO ANYONE ELSE;
- (3) I MUST TELL YOU IMMEDIATELY OF ANY LOSS OR THEFT OF MY CARD AND/OR PIN.
- (4) IF I AUTHORIZE YOU TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, I AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD. IF I GIVE MY CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY ME.

**Safety at the ATM.** I understand that I should use caution at all times when using an ATM or POS terminal. Some precautions I can take are: (1) avoid ATMs that are obstructed from view or unlit at night; (2) observe the area for anything unusual or suspicious; (3) when possible, bring a companion along, especially at night; (4) lock my vehicle when I leave it; (5) have my Card in my hand as I approach the machine; avoid reaching in my wallet or purse in front of the machine; (6) avoid counting my cash at the machine; (7) lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up machine; (8) I will prevent others from seeing me enter my PIN by using my body to shield their view; and (9) I will not accept assistance from anyone I do not know when using an ATM. If I feel unsafe for any reason, I should leave the area immediately. If someone follows me after using the ATM, I should quickly go to a safe area that is well-populated and well-lit. I should report any incident to the police as soon as possible.

**Personal Identification Number.** I agree to memorize my PIN and will not write it on the Card(s). If I forget the number, I may contact you and you will issue a duplicate at the charge set forth in your current Schedule of fees and charges.

**Ownership of an ATM Card or VISA Debit Card.** The Card(s) remains your property and I agree to surrender the Card(s) to you upon demand. If my ATM card or Visa Debit card is lost or stolen, you may charge a Replacement Card Fee. These fees are set forth in your Schedule of Fees and Charges. You may cancel, modify, or restrict the use of any Card (1) upon proper notice or (2) without notice if: (a) my account is overdrawn; (b) I use my ATM card or Visa Debit Card in a manner which may cause a loss to you; (c) If you are aware that I have violated any term of this Disclosure and Agreement, whether or not you suffer a loss; (d) my account is inactive, which is defined by you as a card that has never been activated or has had no activity in the most recent 18 months; (e) any mail sent to my address is returned to you as undeliverable; or (f) where necessary to maintain or restore the security of my account(s) or the ATM or POS system. You also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

**Making Electronic Fund Transactions.** I agree to follow the instructions posted or otherwise given by you or any ATM Network or POS terminal concerning use of the machines.

#### **ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS OR VISA DEBIT CARDS WHEN USED FOR POINT OF SALE TRANSACTIONS**

**Types of Available Transactions and Limits on Transactions.** By use of my ATM Card or VISA Debit Card, I authorize you to make withdrawals from my designated Checking Account for cash advances and/or purchases.

**Account Access.** I may use my Card to withdraw cash from my designated Checking Account by way of a cash advance from merchants, financial institutions, or others who honor the Card(s) and/or pay for purchases from merchants, financial institutions, and others who honor the Card(s).

When I use my VISA Debit Card to pay for goods or services at a merchant or point-of-sale terminal, or to obtain cash, I use it as a debit card and it works like a check written on my account. My VISA Debit Card is not a credit card, which means that I cannot defer payment of my VISA Debit Card transactions.

I must follow the merchant's, financial institution's, or other person or entity who honors the card's rules and instructions and I may be asked to enter my PIN or sign a sales slip. Some merchants may impose a fee for VISA Debit Card use and you will not be liable for that fee or if the merchant, financial institution, or other person or entity refuses to accept your VISA Debit Card or VISA Debit Card number.

I understand that some participating merchants (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. You may place a hold against my designated Checking Account for the anticipated amount. The hold may remain in effect from the time the notice is received by you up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from my designated Checking Account.

I may not stop payment on a VISA Debit Card transaction. Furthermore, in the event of a dispute, I may have to settle directly with the merchant, financial institution, or other person or entity that honored the Card. If the merchant misrepresents the quality, price, or warranty of the goods or services which I paid for with my VISA Debit Card, I agree to indemnify you from and against any and all damages, costs, liabilities, and expenses (including attorneys' fees and expenses) which may result, directly or indirectly, from such misrepresentation. If I breach or do not fulfill the terms of this Disclosure and Agreement with you, I also agree to indemnify you from and against any and all damages, costs, liabilities, and expenses (including attorneys' fees and expenses) which may result, directly or indirectly, therefrom.

**Limitations on Frequency and Dollar Amounts of Transactions.** I may make cash advances and purchases only to the extent that I have available funds in my designated Checking Account plus available funds in my designated overdraft sources. Purchase transactions with a Visa Debit Card are limited to \$2,500.00 each 24-hours. For security reasons, there may be limits on the number of these transactions that may be authorized.

**Returns and Adjustments (VISA Debit Cards).** Merchants and others who honor VISA Debit Cards may give credit for returns or adjustments, and they will do so by sending you a credit slip that you will post to my designated Checking Account.

**Foreign Transactions (VISA Debit Cards).** Purchases, cash advances, and credits made in foreign currencies will be billed to my Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus a

Foreign Transactions Fee of one percent (1.00%) of the transaction. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the account. When a credit to the account does not fully offset a charge to the account due to changes in the rate, I am responsible for the difference.

Purchases, cash advances, and credits in U.S. dollars made outside the United States may be charged a VISA International Service Assessment Fee of point eight percent (0.8%) of the transaction.

Notice Regarding Non-VISA Pinless Debit Card Transactions: You allow non-VISA debit transaction processing. This means I may use my VISA Debit Card on a PIN-Debit Network\* (a non-VISA network) without using a PIN to authenticate my transactions.

The non-VISA debit networks for which such transactions are allowed are CO-OP®, PLUS® and STAR®, systems. Examples of the types of actions I may be required to make to initiate a transaction on a Pin-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having my identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. Please be advised that the terms and conditions of my agreement with you relating to VISA debit transactions do not apply to non-VISA debit transactions. For example, the additional limits on liability (sometimes referred to as VISA's zero-liability program) and the streamlined error resolution procedures offered on VISA Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network. If I have any questions about non-VISA debit transactions, I will call you at 800.894.1200.

\*VISA rules generally define PIN-Debit Network as a non-VISA debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

### **ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS**

If I have authorized a one-time transfer of funds from my account via Automated Clearing House (ACH) where I have provided a paper check or check information to a merchant or other payee in person or by telephone to capture the routing, account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction"), the following applies to me:

**Types of Available Transactions.** I may authorize a merchant or other payee to make a one-time Electronic Check Transaction from my Checking Account using information from my check to (1) pay for purchases or (2) pay bills. I may also authorize a merchant or other payee to debit my Checking Account for returned check fees or returned debit entry fees.

I may make such a payment via ACH where I have provided a paper check to enable the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; whether the check is retained by the consumer, the merchant, other payee, or the payee's financial institution; or I have provided the merchant or payee with the routing, account, and serial numbers by telephone to make a payment or a purchase.

**Account Access.** Electronic Check Transactions may be made from my Checking Account only.

**Limitations on Dollar Amounts of Transactions.** I may make Electronic Check Transactions only to the extent that I have available clear funds in my Checking Account plus available funds in my designated overdraft sources.

**Overdraft to Line of Credit.** I understand that if I have an Overdraft Line of Credit Account in conjunction with my Checking Account, then I may use that line of credit to fund any overdraft on my Checking Account, including overdrafts caused by any Electronic Check Transactions. I understand that I may not otherwise initiate an Electronic Check Transaction to overdraw my Checking Account or my Line of Credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft on my Checking Account by making a cash advance from my Line of Credit Account, if any, or withdraw funds from my Savings Account(s) or make a withdrawal from other accounts on which I am a joint owner.

Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s).

**Remotely-Created Checks.** If the Electronic Check Transaction involves a remotely-created check, you reserve the right to accept or reject the item for deposit into any of my accounts. If I deposit a remotely-created check into any of my accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check, which I have deposited into my account, is returned by the drawee-payor bank for any reason, I agree that you may debit my account for the amount of the item, plus any applicable fees. If the debit causes my account to be overdrawn, I agree to pay the overdrawn amount on your demand. For purposes of this Disclosure and Agreement, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

### **ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, POINT OF SALE TRANSACTIONS, "TOUCHTELLER" ELECTRONIC TELEPHONE BANKING TRANSACTIONS, ONLINE AND MOBILE BANKING TRANSACTIONS, MOBILE DEPOSIT SERVICE, BILL PAY SERVICE, AND ELECTRONIC CHECK TRANSACTIONS**

#### **Right to Receive Documentation of Transactions.**

- (1) Transaction Receipt. I will receive a receipt at the time I make any transfer to or from my account using one of the ATMs or when I make a purchase using a POS terminal. I should retain this receipt to compare with my statement from you.
- (2) Periodic Statement. I will receive a monthly statement (unless there are no transfers in a particular month, then I will receive a quarterly statement), for the account(s) which I have accessed using an Electronic Check Transaction, the ATMs, POS terminals, "TouchTeller" Electronic Telephone Banking System, Online Banking, Mobile Banking, Mobile Deposit, or Bill Pay Service, which will show the calendar date that I initiated the transfer, the type of transfer and the type of account(s) accessed by the transfer, and the amount of transfers occurring in that statement period.
- (3) Online Banking, Mobile Banking, Mobile Deposit, or Bill Pay Transaction. I may print a record of any individual transaction conducted through the Service at any time after the transaction is completed. I may also subsequently contact you to request a paper receipt for any such transaction provided it is no more than three (3) months old. A fee may be charged for such paper copy, subject to your Schedule of Fees and Charges.



**My Liability for Unauthorized Transactions and Advisability of Prompt Reporting.** I must tell you AT ONCE if I believe my checks, ATM Card, VISA Debit Card, VISA Credit Card, my "TouchTeller" Electronic Telephone Banking PIN, Online Banking PIN or password, ATM Card PIN, VISA Debit Card or VISA Credit Card PIN, or any other means of accessing my account(s) (collectively, "check(s), Card(s), PIN(s), and/or Password(s)") has been lost or stolen or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. A written notification to you should follow my telephone call. I could lose all the money in my account (plus my maximum overdraft line of credit). However, if I believe my check(s), Card(s), PIN(s), and/or Password(s) has been lost or stolen, and I tell you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50.00 if someone used my check(s) (in an Electronic Check Transaction), my Card(s), PIN(s), and/or Password(s) without my permission.

If I do NOT tell you within two (2) business days after I learn of the loss or theft of my check(s), Card(s), PIN(s), and/or Password(s) and you can prove you could have stopped someone from using my check(s), in an Electronic Check Transaction, and/or my Card(s), PIN(s), and/or Password(s) without my permission if I had told you, I could lose as much as \$500.00.

If I am using a VISA consumer card, including credit or Debit Card, for transactions that take place on the VISA network system, I understand that VISA Operating Rules and Regulations provide for \$0 liability for losses from unauthorized (fraudulent) activity. This does not apply to VISA commercial cards, ATM transactions using a PIN, or non-VISA PIN-Debit Network transactions.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN, Password, or other means, I must tell you at once. If I do NOT tell you within sixty (60) days after the statement was mailed to me, I may not get back any money I lost after the sixty (60) days if you can prove that you could have stopped someone from taking the money if I had told you in time.

If I can document a good reason (such as a long trip or hospital stay) kept me from telling you, you will extend the time period.

**Telephone Number and Address to be Notified in Event of an Unauthorized Transaction.** If I believe my Card(s), PIN(s), Password(s), or check(s) has been lost or stolen or that someone will or may use it to transfer money from my account(s) without my permission, I must telephone you at: 800.894.1200 or write you at:

LA FINANCIAL FEDERAL CREDIT UNION  
P.O. BOX 6015  
Pasadena, CA 91102-6015  
ATTENTION: Processing Services Dept.

I should also call the number or write to the address listed above if I believe a transfer has been made using the information from my check without my permission.

**Business Accounts.** I understand that the Section entitled "My Liability for Unauthorized Transactions and Advisability of Prompt Reporting" in this Section of this Agreement as well as the Section entitled "In Case of Errors or Questions About My Electronic Services Transactions" and the provisions related to error resolution and limitations on liability on the back of periodic statements do not apply to business accounts or to accounts that are not used primarily for personal, family, or household purposes ("Business Accounts"). The following error resolution and limitations on liability apply to Business Accounts:

I agree to notify you immediately if I discover: (a) any error or discrepancy between my records and the information you provide to me about my Accounts or transactions (e.g., in a statement, confirmation, or electronic report); (b) unauthorized transactions involving any account; (c) a breach in the confidentiality of any PIN or Password; or (d) other problems related to the Services. I must send you a written notice of any discrepancy or other problem, including a statement of the relevant facts, within fourteen (14) days from the date I first discover the problem or receive information reflecting the problem, whichever occurs first. If I notify you within fourteen (14) days from the date I first discover the problem or receive information reflecting the problem, whichever occurs first, I will not be responsible for the amount of the transaction. If I fail to notify you within fourteen (14) days, I agree that, in addition to any other limitations on your liability: (a) in the case of an erroneous funds transfer, I will be liable for all losses up to the amount thereof (as well as any loss of interest) that result from my failure to give you such notice or that might have been prevented by my giving you such notice; and (b) in the case of an unauthorized funds transfer, you will not be liable for any loss of interest that results from my failure to give you such notice or which might have been prevented by my giving you such notice.

**IN NO EVENT WILL YOU BE LIABLE FOR ANY LOST REVENUE OR PROFIT, OR FOR SPECIAL, INDIRECT, CONSEQUENTIAL, INCIDENTAL, OR PUNITIVE DAMAGES, HOWEVER CAUSED, REGARDLESS OF THE THEORY OF LIABILITY, ARISING OUT OF OR RELATED TO ANY TRANSACTION GOVERNED BY THIS AGREEMENT, EVEN IF YOU HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

**Regulation "D" Restrictions on Electronic Funds Transfers.** Any combination of pre-authorized, automatic, or telephone withdrawals or transfers from Savings Accounts and Money Market Accounts are limited to no more than six (6) transfers in each statement period. If such limit is exceeded, you have the right to prevent further such withdrawals or transfers or to close the account and mail me a check for the account balance or to transfer the funds into a regular share account.

However, I may make an unlimited number of withdrawals from or transfers among my own Savings Accounts or Money Market Accounts by mail, messenger, or in person at the Credit Union or at an ATM. I may also make an unlimited number of withdrawals from my Savings Accounts or Money Market Accounts through the Credit Union's "TouchTeller" Electronic Telephone Banking System, or by telephone if I request that you send me a check. Transfers or withdrawals in excess of the above limitations will not be honored.

**Verification.** All transactions affected by use of the ATMs, POS terminals, Electronic Check Transaction, "TouchTeller" Electronic Telephone Banking System, Online Banking, Mobile Banking, Mobile Deposit, Bill Pay, or other electronic transaction contemplated hereunder which would otherwise require my "wet" signature, or other authorization, shall be valid and effective as if "wet" signed by me when accomplished by use of an Electronic Check Transaction, Card(s), Password(s) and/or PIN(s) or as otherwise authorized under this Disclosure and Agreement. Deposits at an ATM are subject to verification by you and may only be credited or withdrawn in accordance with your Funds Availability Policy available in your Account Agreement and Truth-in-Savings Disclosure accomplished after the close of normal business each day shall be deemed to have occurred on your next business day. You are not responsible for delays in a deposit due to improper identification on the deposit envelope (if any) or improper keying of my transaction. Whenever possible, information accompanying a deposit should include my name, your name, my member number, and where I want my deposit to go. If I make a deposit to my checking account with you, the checking account deposit slip should be included whenever possible.



### **Addendum to Electronic Services Disclosure Effective 11/1/19**

Regarding business days as disclosed, we may offer Saturday hours at some branch locations in the future. As such, we have updated our business days to reflect this:

Business days are Monday through Friday, except holidays. Business hours are 9:00 a.m. to 5:00 p.m. P.T., Monday through Thursday, and 9:00 a.m. to 6:00 p.m. P.T. on Friday. We may offer Saturday hours at some branch locations. Branch hours and holiday schedules may be obtained through our website ([www.lafinancial.org](http://www.lafinancial.org)) or by contacting the Credit Union at 800-894-1200. Credit Union-owned (proprietary) ATMs are generally available 24 hours a day, 7 days a week, with minor interruptions for system maintenances or technical difficulties. "TouchTeller" Electronic Telephone Banking System, and Online Banking, Mobile Banking, Mobile Deposit, and Bill Pay Services (iPay) are generally available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties, including those of the Internet service provider and Internet software.