

OAKDALE CREDIT UNION
ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT
YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, **some of which may not apply to your account**. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your share draft, share or IRA, Christmas Club.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your share draft or share.

Password/Personal Identification Number (PIN). You cannot use ATMs, Audio Response Service or Web Banking without an identification number, which we refer to as a PIN. You are responsible for the safekeeping of your PINs and for all transactions made by use of the PINs. You will notify us immediately and send written confirmation if any of your PINs are disclosed to anyone other than the joint owner of your account. If you disclose any of your PINs to anyone, you must understand that you have given them access to your account via the electronic system you are accessing and that you are responsible for any such transactions.

Audio Response Service transactions - You may access your account by telephone using your account number(s), password/personal identification number (PIN) and touch tone phone to:

- transfer funds from Share, Share Draft to Share, Share Draft
- make payments from Share, Share Draft to Loan
- get balance information about share draft, share, certificate of deposit, line of credit or IRA, Christmas Club
- get withdrawal history about share draft, share, certificate of deposit or line of credit
- get deposit history about share draft or share
- get transaction history about share draft, share, certificate of deposit or line of credit

You may access your account for telephone transactions at the following number(s) and during the following hours:

- (608)372-3939 (24 hour service)
- (888)242-8115 (24 hour service)
- (608)847-6364 (24 hour service)

Oakdale Credit Union ATM Card transactions - types of transactions - You may access your account(s) by ATM at Networks: Visa, Plus, Shazam, MasterCard, American Express, Cirrus, Quest and Privileged Status.

May be used at any Oakdale Credit Union owned ATM's. using your Oakdale Credit Union ATM Card and your personal identification number (PIN) to:

- deposit funds to Share, Share Draft
- withdraw cash from Share, Share Draft
- transfer funds from Share, Share Draft to Share, Share Draft
- get balance information about Share, Share Draft

Some of these services may not be available at all terminals.

Oakdale Credit Union Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM at Networks: Visa, Plus, Shazam, MasterCard, American Express, Cirrus, Quest and Privileged Status.

May be used at any Oakdale Credit Union owned ATM's. using your Oakdale Credit Union Debit Card and your personal identification number (PIN) (as applicable) to:

- deposit funds to Share, Share Draft
- withdraw cash from Share, Share Draft
- transfer funds from Share, Share Draft to Share, Share Draft
- get balance information about Share, Share Draft

Some of these services may not be available at all terminals.

Oakdale Credit Union Debit Card point-of-sale transactions - types of transactions - You may access your share draft account(s) using your Oakdale Credit Union Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- Receive cash from a participating merchant with the use of a PIN.

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either 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. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your Oakdale Credit Union Debit Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Web Banking/Mobile Banking - You may access your account on our website at www.oakdalecu.coop or mobile banking at www.oakdalecu.mobi and use your User Id and Password to:

- transfer funds from Share, Share Draft to Share, Share Draft
- make payments from Share, Share Draft to Loan
(Some payments made by paper check or draft will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)
- get balance information about certificate of deposit, line of credit or Share, Share Draft, IRA, Christmas Club
- get withdrawal history about certificate of deposit, line of credit or Share, Share Draft, IRA, Christmas Club
- get deposit history about certificate of deposit, line of credit or Share, Share Draft, IRA, Christmas Club
- get transaction history about certificate of deposit, line of credit or Share, Share Draft, IRA, Christmas Club

Some options may not be available through Mobile Banking

Bill Pay - You may access this service by computer at www.oakdalecu.coop and using your User Id and Password.

You may access this service to:

- make payments from your Share Draft account(s) to Utilities, Loans, Credit Card Payments and other acceptable merchants or third parties
(Some payments made by paper check or draft will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your account(s):

During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

e-Statements – You provide us with an email address that will be used to send you all electronic statement related notifications. You will us know immediately if this email address changes. You understand that you have no expectation of privacy if the notification is transmitted to an invalid email address and hold Oakdale Credit Union from any liability if the information is intercepted or viewed by an unauthorized party or email address selected by you.

Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Oakdale Credit Union Web Banking web site in order to view your statement.

You will be required to enter your Web Banking user id and PIN to view the electronic statement and any notifications that go along with viewing your statement. It is your sole responsibility to protect your logon and password from unauthorized persons.

Your consent to receive electronic periodic statements shall remain in effect until revoked by you. You can notify us by email at oakdalecu@oakdalecu.coop or by phone at 608-372-3939. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.

When choosing electronic statements only, you will not receive a paper statement but may request one at any time.

System Access may be unavailable from time to time due to scheduled maintenance, unscheduled maintenance or system outage. Oakdale Credit Union will make every reasonable effort to ensure optimum availability of the system, however will not be liable for the unavailability of the system. Oakdale Credit Union will not be held responsible for improper use of the system or damage that may occur to your personal computer from the use of this service.

System Requirements:

-Internet Access-Personal Email Address-Adobe Acrobat Reader 7.0 or higher

e-Notices - You will provide us with an email address that will be used to send you all electronic notice related notifications. You will let us know immediately if this email address changes. You understand that you have no expectation of privacy if the notification is transmitted to an invalid email address. You further agree to release OCU from any liability if the information is intercepted or viewed by an unauthorized party or other email address selected by you.

Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your e-Notice and you will be required to access the OCU Web Banking site in order to view your statements.

Your consent to receive electronic notices shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic notices you may do so from the online Message Center, or you may notify us via email at oakdalecu@oakdalecu.coop or by telephone at (608) 372-3939. In some cases, revocation of your consent may take additional days depending on the timing of the withdraw.

If you have chosen electronic notices as your Delivery Preference, you will not receive a paper notice but may request one at any time. This means that along with your e-Notice you may also electronically receive any materials that would have gone out with the paper notice including disclosures and promotional materials.

System Requirements

- In order to receive electronic statements, you will need Internet Explorer 7 or higher, Firefox 3 or higher, Safari 4 or higher, or AOL 8 or higher. Macintosh users will need Safari 3 or higher, or Firefox 3 or higher. In order to read the statements you will also need to install Adobe Acrobat Reader 7.0 or higher.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (608)372-3939 to find out whether or not the deposit has been made.

Periodic statements - Transfers and withdraws made through any ATM or POS terminal, Debit Card transactions, audio response transactions will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 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 amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - 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. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down.

Exception #1: *If you fail to notify the credit union within two business days after learning of the loss or theft of the access device, then the maximum liability is the sum of (not to exceed \$500):*

- \$50 or the amount of any unauthorized transfers that occur within two business days after the consumer learns of the loss or theft of the debit card, whichever is less, *plus*
- The amount of unauthorized transfers that occur after the close of the two business days which would not have occurred if the consumer had notified the credit union within the two-day period.

Note: The maximum liability that applies to Exception 1 includes the consumer's liability for any unauthorized transfers that appear on the periodic statement and any unauthorized transfers that occur during the 60-day period after the transmittal of that periodic statement.

Exception #2: *If you fail to report within 60 days of the transmittal of the periodic statement any unauthorized transfer appearing on the statement, then the maximum liability is the sum of (no other limitations):*

- The lesser of \$50 or the amount of any unauthorized transfers reflected on the periodic statement or occurring during the 60-day period after the statement's transmittal, *plus*
- The amount of any unauthorized transfers that:
 1. occur after the 60-day period but before the consumer notifies the credit union, and
 2. the credit union establishes would not have occurred had the consumer notified the credit union within that time.

Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Oakdale Credit Union
P.O. Box 115
Oakdale, WI 54649
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday, Friday and Saturday
Holidays are not included.
PHONE: (608)372-3939 or (888)242-8115

Notice of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

I request the following services: Audio Response ATM Card Debit Card Web Banking/Mobile Banking Bill Pay

e-Statements (electronic consent only while logged into Web Banking) e-Notices (electronic consent only while logged into Web Banking)

By accepting the terms of this agreement and signing below, you hereby authorize Oakdale Credit Union to provide the above electronic services.

Member Signature

Date

Employee Signature

Date Approved and Set Up On System