(continued from other side)

LOSS OR THEFT OF YOUR CARD

You will hold in strict confidence the PIN to be used with the Card. You will notify the Credit Union immediately of loss or theft of Card and/or PIN. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us immediately on business days at the number listed on the brochure or call our VISA Debit Card 24 hour hotline at 800-554-8969. If you cannot reach us by phone please write to the address listed in this brochure.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CARD TRANSACTIONS

Call or write us at the telephone number or address listed in this brochure, 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.

-Tell us your name and account number

-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,

-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 tell you the result of our investigation within 10 business days (20 business days if the transfer involved a POS transaction or foreign initiated transfer) 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 POS transaction or foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days (20 if the transfer involved a POS transaction or foreign initiated transfer) for the amount you think is in error, so that you have the use of the funds 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 with 10 business days, we may not recredit your account.

Connect Credit Union
3400 W Commercial Blvd.
Fort Lauderdale, Fl 33309
954-730-2047
Business Days: Monday-Friday excluding Federal Holidays

DISCLOSURE OF ACCOUNT INFORMATION

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

-Where it is necessary for completing transfers;

-In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant;

-In order to comply with government agency, court orders, or if you give us written permission

COLLECTION/ATTORNEY'S FEES

If we have to initiate collection or legal action to collect any overdraft of your account, you will be liable for our costs and expenses, including reasonable attorneys' fees incurred in connection with such legal action.

VERIFICATION OF TRANSACTIONS

All deposits and payments are subject to our verification and final collection. Transactions may be subject to delay in processing or debiting or crediting of your account depending on the day of the week and the time of day a transaction occurs. Refer to our Funds Availability Policy and Account Agreement.

REFUNDS OF PURCHASES

No cash refunds will be made to you on purchases made with your Card. Any refund to you by a merchant of goods and/or services must be made on a merchant credit voucher and submitted to the Card processor. The amount of the credit will be indicated on your periodic account statement.

RIGHT TO STOP PAYMENT OR CLAIMS AGAINST MERCHANTS

You have NO right to stop payment on any transaction originated with the use of your Card. Any claims concerning goods or services purchased with your Card must be resolved by you directly with the merchant or seller who accepted your Card, and any claim or defense which you assert will not relieve you against your obligation to pay us for the total amount of the sales slip.

CANCELLATION OF CARD

The Card issued to you is and remains property of the Credit Union. We reserve the right to change the terms or cancel your Card privileges and to require you to return the Card. We may immediately terminate your Card services if:

-You breach this or any other agreement with us;

-We have reason to believe there has been or may be unauthorized use of your account or Card;

-There are conflicting claims to the funds in your account;

-You request that we do so. If you ask us to terminate your account or the use of your Card, you will remain liable for subsequent transactions made by other cardholders on your account.

JOINT USERS/RIGHT TO REVOKE

All Account owners are jointly and individually obligated to pay all amounts on your accounts even if revoked or closed. If you wish to terminate a joint card account, you must follow the procedure in the next section. In the event your Card privileges are terminated for any reason, each owner will remain liable for all amounts outstanding until paid or we accept other arrangements.

CLOSING A CARD ACCOUNT

In the event you wish to terminate a Card, we may require that you notify us in writing. Account owners will remain responsible for all authorized use of the Card.

-For an individual account, return the Card to us or certify in writing that the Card has been destroyed.

-If you are terminating Card use on a joint account, you must return ALL Cards or certify that all Cards are destroyed. We will terminate all Cards immediately, but it is your responsibility to notify the joint owner of your action.

OTHER PROVISIONS

In the event that any paragraph of this Agreement or portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of the Agreement shall not be invalid or unenforceable and will continue in full force and effect.

This agreement is governed by the Bylaws and Policies of the Credit Union, federal laws and regulations, the laws and regulations of the State of Florida, the operating regulations and rules of VISA USA Inc., and local clearing house rules as amended from time to time. Any disputes regarding this Agreement shall be addressed within the jurisdiction of Broward County, State of Florida.

If legal action is necessary to enforce this Agreement or collect any amounts owed to the Credit Union, including fees and charges assessed under this agreement, the Credit Union has the right, subject to applicable law, to payment by cardholder of all attorney's fees and costs, including fees on any appeal and any post judgment actions. Cardholder agrees that such legal action will be filed and heard in Broward County, Florida.

VISA Debit Card Disclosure

CREDIT UNION

Rev. 8/13-5.5M Cat# 12658302

MEMBER AGREEMENT
Your acceptance and/or use of the Connect Credit Union VISA Debit Card or allowing anyone to use the Card constitutes your agreement to all of the following terms and you will be responsible for all authorized transactions made through the use of your Card. Instructions to activate your Card are included with the Card. All transactions may not be available until 24 hours after activation. If you do not want to use the Card, please destroy it at once by cutting it into several pieces. This Agreement is a contract between you and the Credit Union and is incorporated into and becomes part of your Connect Credit Union Account Agreement. This agreement is subject to amendment by the Credit Union at any time in its sole discretion. Cardholders will receive notice of amendments in accordance with applicable law without reinstatement of the terms herein.

DEFINITIONS
The Connect Credit Union VISA Debit Card is referred to as “Card” unless otherwise specifically described. The words “we”, “us” and “our” refer to Connect Credit Union. The words “you” or “your” refer to each person to whom a Card has been issued and who used or accepts the Card. “ATM” means an automated teller machine that is accessed by the Card. “EFT” refers to transfers of funds initiated through an automated teller machine (ATM), a Point-of-Sale (POS) terminal, merchant terminal, other electronic terminal or use of the Card.

USE OF CARD & LIMITATIONS
The Card may be used at ATM’s and POS terminals that display PRESTO, STAR, CU24, CIRRUS; and Connect Credit Union ATM’s by entering your personal identification number (PIN). Do not reveal your PIN to others. Do not carry it with you or write it on your Card. If you disclose your PIN to others, any use of the Card will be considered authorized. The Card may also be used at POS and merchant locations that display the VISA logo. The Card is not a credit card and its issuance does not permit the Cardholder to obtain credit from the Credit Union by using the card.

FREQUENCY AND DOLLAR LIMITATIONS
The total amount you may withdraw at ATMs or purchase goods and services at POS terminals is $200 per day. Use of your PIN is required. Your ability to make VISA Debit Card merchant purchases may be limited to $200 per day or the available balance in our checking account, and may be less, based on system availability at the time of authorization. Other limits may be established at account opening. We reserve the right to change your daily limit at any time without prior notice.

TYPES OF TRANSACTIONS
You may use your Card at an ATM with PIN to:
-Withdraw cash from your savings or checking account;
-Make deposits to your savings and checking account at select locations; (Maximum deposit per transaction may vary based on machine and network)
-Transfer funds between your savings and checking;
-Inquire on balances of your savings and checking;
-Purchase goods or services (in person) at POS terminals, which you acknowledge by using your PIN.
Some transactions may not be available at certain ATMs, merchant and POS terminals.

You may use your Card to purchase goods and services where VISA is accepted. We will debit your account for the total amount of the sales slip. The daily limit for transactions is described in the FREQUENCY AND DOLLAR LIMITATIONS section. The daily limit may be adjusted at any time without prior notice. The merchant may be required to obtain an authorization from us for any Card transaction.

The available balance in your account may be reduced by the amount of any transaction for which the merchant received authorization from us, even if the documentation, which is evidence of the transaction, has not yet been received or processed by us. When the item has been cleared through us, any hold placed on your account for the amount of the transaction will be released and your checking account debited for the amount of the transaction. The debit may appear as the date of the transaction or posting. You agree that we are not responsible if we do not authorize other VISA Debit Card merchant purchases or if we dishonor other POS, ATM, or check transactions drawn on your checking account while such hold is placed on your account funds. We will not be liable for non-payment of other items, even if the transaction for the amount on “hold” is not completed.

OTHER VISA DEBIT CARD TRANSACTIONS
You may use your Card to get cash from a merchant, if the merchant permits, or from participating financial institutions where VISA is accepted.

OTHER LIMITATIONS ON USE AND RETENTION OF CARD
You may not use your Card for a transaction that would cause your account balance to be less than zero. If your checking account is overdrawn or attempted to be overdrawn, then you will pay a non-sufficient funds fee. We are not required to complete a Card transaction resulting in a overdraft, however, if we do, you agree to immediately deposit sufficient funds in your account to cover any overdraft or improperly withdrawn or transferred amount, upon request by us. We may stop or limit electronic transfers from your account at any time, without notice, if necessary to maintain or restore the security of the system or your account. The Card may be used only by the person named thereon; provided however, that if you authorize another person to use the Card in violation of this Agreement, you agree to assume responsibility for such use. We will be entitled to charge your Account for all such transactions by you or other authorized persons.

OVERDRAFT PROTECTION
The Card overdrafts will be taken from the available overdraft sources. If your checking account is overdrawn and funds are not available in your overdraft sources, we may return checks or other electronic transactions drawn on the account. For each transaction returned a service fee will be charged.
Overdraft protection does not apply to ATM transactions unless specifically listed in the account agreement or other disclosure.

SERVICE CHARGES
You agree to pay any service charges applicable to your Card. These fees are subject to change. A Fee Schedule, which lists our current charges, is available at any Connect Credit Union office or online at www.ConnectCU.org.

RIGHT TO DOCUMENTATION
Each time you use your Card at an ATM, POS, or merchant location, you should be provided a receipt and/or an imprinted sales slip showing the type, amount and date of each transaction. Standard research and reproduction fees will apply for copy requests. Although the sales, cash advance, other slips, or receipts that you sign or receive when using the Card and/or PIN may contain different terms, this Agreement is the sole Agreement that applies to all transactions related to the Card and/or PIN except as stated herein.

You will receive a monthly account statement from us for your checking account. You will receive a monthly statement from us for your savings account, unless there has been no EFT activity in a particular month. In any case, you will get a savings account statement at least quarterly.

LIABILITY FOR FAILURE TO MAKE TRANSFERS
The Credit Union is not responsible or liable for the refusal or inability of any electronic terminal, merchant, or financial institutions to honor the Card or to complete a withdrawal from the Account, or for a terminal, merchant, or financial institutions retention of the Card. The Credit Union is not subject to claims and defenses arising out of goods or services Cardholder purchases with the Card. The ATM may, in some circumstances retain the Card and not return it to you. You acknowledge that such restrictions are provided for the protection of both you and the Credit Union against wrongful use of the Card and that we are not responsible for any inconvenience or loss to you as a result.

If we do not complete a transfer or payment to or from your account(s) 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:
-If, through no fault of ours, you do not have enough money in your account to make the transfer.
-If the transfer would exceed funds available in your overdraft sources.
-If the ATM where you are making the transfer does not have enough cash or malfunctions.
-If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
-If your Card is damaged.
-If circumstances beyond our control prevent the transfer, despite reasonable precaution we have taken.
-If your account is frozen due to court order or otherwise not available for withdrawal.
-If you are in default under any agreement with us or we have reasonable concern that allowing the transaction may cause loss to the Credit Union
-There may be other exceptions stated in our agreement with you.
-In no case will our liability exceed the amount of the transaction.

MEMBER LIABILITY FOR UNAUTHORIZED USE
Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (including overdraft sources). If you tell us within the first two business days, you can lose not more than $50 if someone used your card without permission.

If you do not tell us within two business days after you learn of the loss or theft of the Card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you can lose as much as $500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.

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