

Riverset Credit Union Debit/ATM Card Disclosure

In this Agreement and Disclosure Statement ("Agreement"), the words "you" and "your" mean each and all of those who agree to be bound by this agreement; "Card" means either the Visa Debit Card or Riverset ATM Card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your Checking Account or Savings Account for your Visa Debit Card and Savings Account for your Riverset ATM Card; "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement; and "Transaction" means use of the Card or Account number on the Card, and a Personal Identification Number (PIN) when required, to perform a transaction with the Card.

1. **Issuance of Card.** You have requested the Credit Union issue you a Card that can be used to access funds in your Account. The Credit Union will issue you a PIN that must be used with the Card for Transactions that require use of a PIN. Do not reveal your PIN number to anyone or write it down where it is available to others.
2. **Responsibility of Transactions.** You are responsible for all Transactions you make with the Card or that you authorize another person to make with the Card. If the Account is a joint account, all the Transactions involving the Account are binding on all Account holders. Section 10 below outlines your responsibility for unauthorized transactions.
3. **Use of the Card**
 - **Visa Debit Card.**
 - You may use the Card and PIN to:
 1. Withdraw cash from your Account at ATMs, merchants, or financial institutions that accept Visa Cards.
 2. Make deposits into your Account.
 3. Transfer funds between your Accounts whenever you request.
 - You may use the Card without the PIN to:
 1. Pay for purchases at places that accept Visa cards (these are point of sale "POS" transactions)
 2. Order goods or services by mail, phone, or online from places that accept Visa Cards
 3. Make automatic payments from your account to pay bills or other charges, provided that the person or organization that you are paying agrees to accept payments this way.
 - **Riverset ATM Card.**
 - You may use the ATM card and PIN to:
 1. Withdraw cash from your Account at ATMs or financial institutions that accept ATM cards.
 2. Perform Balance Inquiries on your accounts
 3. Make deposits to your Share Account.

Some services may not be available at all machines or terminals. We are not responsible for the refusal or inability of any ATM, POS terminal, merchant, or financial institution to honor the Card, to complete a transaction, or for their retention of the Card. To have the Transaction processed as a Visa Debit Card Transaction, you must indicate the "Credit" option at time of purchase. These transactions will be processed as a credit card transaction. Use of the Card, the Account Number on the Card, the PIN, or any combination of the three for automatic payments, purchases, or to obtain cash from merchants, financial institutions, or others who honor Visa Cards is an order by you for the withdrawal of the amount of the Transaction from your Account. Each Transaction with the Card will be charged to your Account on the date the Transaction is

posted to your Account. Use of the Card is subject to the terms and conditions of your Account and any future changes to your Account may affect your use of the Card.

4. **Overdrafts.** You promise to pay the Credit Union immediately upon demand of any negative balance arising in your Account, unless you have available overdraft privileges. If you do not have overdraft privileges, the Credit Union may deduct the amount of any overdraft on your Account from any other account you have with the Credit Union, except Individual Retirement Accounts (IRAs).
5. **Limitations on Dollar Amount and Frequency of Transactions.**
 - The following limitations apply to the use of the Visa Debit Card:
 - Maximum per day for ATM transactions: 15
 - Maximum per day for POS transactions: 20
 - Maximum per day dollar amount for ATM: \$300, \$500, \$1000 (chosen at account opening)
 - Maximum per day dollar amount for POS/Signature Transactions: \$5000
 - The following limitations apply to the use of the Riverset ATM Card:
 - Maximum per day ATM dollar amount: \$500
 - Maximum per day ATM transactions: 5

There is no limit on ATM transfers between Accounts or for balance inquiries. Minimum and maximum cash withdrawal and POS transaction amounts may depend on the institution that owns the ATM or POS network.

6. **Charges for Transactions.** The amount of any charges will be deducted automatically from your Account.
 - Insufficient Funds Fee (NSF): \$30 per item
 - Overdraft Fee: \$7 per item
 - Overdraft Advance Fee: \$30 per item
 - When using an ATM not owned by Riverset, you may be charged a fee by the ATM operator or any network used. You may also be charged a fee for balance inquiries even if you do not complete a Transaction.
7. **Right to Receive Documentation of Transactions.** You will receive a receipt at the time you make any Transaction using your Card. You will be sent a monthly Account statement showing the Transactions made with your Card, unless there are no Transactions in a particular month. At that point, statements will be issued quarterly.
8. **Business Days.** Please refer to our website www.riverset.com for Credit Union business days. Business days are defined as Monday thru Friday. Holidays are not included.
9. **Disclosure of Account Information to Third Parties.** The Credit Union will disclose information to third parties about your Account of the Transactions you make:
 - When it is necessary for completing Transactions; or
 - In order to verify the existence and condition of your Account for a third party such as a credit bureau or merchant; or
 - In order to comply with government agency or court orders; or
 - If you give us your written permission.
10. **Liability for Unauthorized Transactions.** Report any lost or stolen Cards IMMEDIATELY. For fraudulent PIN-based transactions, you must report those transactions to the Credit Union within two (2) business days of learning of lost or stolen Card. Reporting loss or theft of card within the two (2) day period will limit the liability of fraudulent transactions to \$50. After two (2) business days, you may be liable for fraudulent transactions up to \$500. After sixty (60) days, you may be liable for the entire amount of fraudulent transactions. For fraudulent credit-based purchases, you must report those transactions to the Credit Union within sixty (60) days of receiving your Account Statement showing those fraudulent transactions. If reported within this timeframe, there is no liability to you.
11. **How to Notify the Credit Union in the Event of an Unauthorized Transaction.** If you believe the Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call: 1(800) 554-8969.
12. **Right to Stop Preauthorized Transactions.** You may stop payments from your Account that you have arranged in advance if the request is received by the Credit Union three (3) business days or more before the

transaction is scheduled to be made. The Credit Union may require you to put your request in writing. There is a \$30 fee for each stop-payment request and a \$10 fee for any stop-payment cancellation. YOU DO NOT HAVE THE RIGHT TO STOP PAYMENT ON ANY POS TRANSACTION OR ANY TRANSACTION YOU PERFORM AT AN ATM.

13. **Liability for Failure to Stop Payment of Preauthorized Transactions.** If your request is received by the Credit Union three (3) business days or more before the transaction is scheduled, you will not be liable should that transaction still occur.
14. **Notice of Varying Amounts.** If recurring payments may vary in amount, the receiver will inform you ten (10) days prior to payment when the payment will occur and how much the payment will be.
15. **Refusal to Honor Card.** The Credit Union is not liable for the refusal or inability of any electronic terminal to honor the Card or to complete a withdrawal from your Account, or for their retention of the Card. The Credit Union is also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.
16. **Liability for Failure to Make Transactions.** If the Credit Union does not complete a Transaction to or from your Account on time or in the correct amount according to the Credit Union's agreement with you, the Credit Union will be liable for those Transactions. Exceptions Apply:
 - If, through no fault of the Credit Union, you do not have enough money in your Account to make the Transaction
 - If you have overdraft protection with the Credit Union and the Transaction would exceed your overdraft protection limit
 - If the ATM where you are make the Transaction does not have enough cash
 - If the terminal or system was not working properly and you knew about the breakdown when you started the Transaction
 - If circumstances beyond our control (such as fire or flood) prevent the Transaction despite reasonable precautions being taken
 - If your Account is subject to legal process or other claim
 - If you used a damaged or expired Card or a Card that has been reported lost or stolen
 - For preauthorized Transactions, if through no fault of the Credit Union, the payment information for the Transaction is not received
 - If the Credit Union believes there is fraud or suspicious activity on your Account
17. **Rules of Account.** All Transactions covered by this Agreement are also subject to all rules and agreements that govern the Account(s) being debited or credited in connection with a Transaction, except as modified by this Agreement.
18. **Foreign Transactions.** Transactions that are initiated in countries and foreign currencies will be charged to your Account in U.S. dollars. The conversion rate to dollars will be at: (I) the wholesale market rate or (II) the government-mandated rate, whichever is in effect one (1) day prior to the processing dated, increased by one percent (1%).
19. **Effect of Agreement.** Even though the sales, cash advance or other slips that you sign or receive when using the Card or Account number on the Card may contain different terms, this Agreement is the sole Agreement that applies to all Transactions involving the Card.
20. **Additional Benefits/Card Enhancements.** The Credit Union may, from time to time, offer additional services to your Account. Some may be at no additional cost to you and others may involve a specified fee. You understand that the Credit Union is not obligated to offer such services and may withdrawal or change them at any time.
21. **Change in Terms.** The Credit Union may change this Agreement by giving you written notice of the changes. If any change results in greater cost or liability to you or decreases the access to your Accounts, you will be given notice at least thirty (30) days in advance.
22. **Termination of Account.** The Credit Union reserves the right to cancel your Card at any time. You also may cancel your Card at any time. The Card remains the property of the Credit Union. If either you or the Credit Union cancels your Card, you agree to return the Card to the Credit Union or destroy it up the Credit Union's request.

23. **No Waiver.** The Credit Union can delay enforcing any of its rights under this Agreement, and the law, any number of times without losing any rights.
24. **Statements and Notices.** Statements and notices will be mailed to you at the most recent address you have given the Credit Union or delivered electronically as outlined in the E-Statement Agreement. Notice sent to any owner on the Account will be considered notice to all owners.
25. **General.** To the extent permitted by law, you agree to pay reasonable costs, including attorney's fees, in the event the Credit Union sues you to enforce this Agreement. This Agreement is binding upon your heirs, personal representatives, and successors and if more than one, jointly and severally.
26. **Signature.** By signing in the Signature Area of the application form, you agree to the terms of this Agreement. You should retain this Agreement for your records.

Error Resolution Notice

In case of Errors or Questions About your Card: Call 1(800) 554-8969 or (412) 488-2525 or mail inquiries to: 53 10th St, Pittsburgh, PA 15203. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error occurred. (1) Tell us your name and account number, (2) describe the error or Transaction in detail and explain clearly why you believe it is in error, (3) tell us the dollar amount of the suspected error. You may be required to submit your complaint in writing. Failure to comply with this request may result in you not receiving credit to your Account. You are entitled to copies of all documents used in the course of our investigation.

The Credit Union will inform you of the results of the investigation within ten (10) days of receiving your report and correct any errors (if found) promptly. However, if the Credit Union deems it needs more time for investigation, they may take up to forty five (45) days before making a final decision. For POS Transactions and all Transactions made outside for the United States, the initial investigative timeframe increases to twenty (20) days, and the extended investigative time increases to ninety (90) days. Provisional credit may be applied to your Account while an extended investigation is being conducted. If the Credit Union determines that there was no fraud or error, you will receive a written explanation within three (3) business days after the conclusion of the investigation.