

ATM Card/
VISA Check Card
Information
and Disclosures

CENTRAL CREDIT UNION
OF  ARYLAND
*"Loans, Service, Value
- Since 1950"*

410-828-4500 • www.ccumd.org

***Please read and retain this information
for future reference.***

You must have a Central Credit Union Share Draft (checking) account in order to qualify for a Visa Check Card.

**Your ATM Card/Visa Check Card
does more than ever!**

- Your funds are available 24 hours a day, 365 days a year.
- You can obtain your balances any time, all the time.
- You can transfer funds between your Share Savings and Share Draft (checking) accounts.
- With your Visa Check Card you can make purchases directly from your Share Draft (checking) account around the globe, wherever the VISA Card is accepted.

What are the limits on cash withdrawals and purchases?

With an ATM Card your daily limit for cash withdrawals and purchases, is \$300.00 and it is subject to the available balance in your accounts.

With a **Visa Check Card** your daily limit for purchases is \$1,500.00, and cash withdrawals of \$500.00. The transactions are subject to the available balance in your accounts.

What are the fees?

While they are a cost of doing business, no one likes to worry about fees. At Central Credit Union, we keep our fees to a minimum. Unlike other financial institutions, we don't try to make a profit on the services we provide at the expense of our members. Rather we simply try to cover our costs. You will find the charges for our services limited, reasonable and few.

Please refer to the fee schedule you received with your original Account Agreements & Disclosures or call our office for a copy of the most up to date version.

Fees will be clearly shown on your monthly statement.
Fees subject to change at any time and without prior notice.

Fee Free Cash Withdrawals

When members with a Checking Account use their Visa Check Card at Allpoint ATMs, cash withdrawals will be free. There are more than 32,000 Allpoint ATMs nationwide. To find ATMs convenient to you, log on to www.ccumd.org.

Visa Check Card

Visa USA Inc. will assess 1 (one) % International multi currency fee at the time of clearing of the transaction if you use your card outside the US.

Keeping your ATM Card/Visa Check Card Secure!

Always treat your card like cash and keep it in a safe place. Protect the magnetic stripe from being scratched and keep the card away from other magnetic materials.

Keep your "Secret Code" (PIN) a Secret!

Please memorize your PIN and NEVER write your PIN on your card or store it with the card. NEVER tell your code to anyone and NEVER let someone else enter the code for you. For your protection the Credit Union does not keep any PIN on file.

Report a lost or stolen card immediately!

Please call immediately if your card is missing and your account will be protected!

For **ATM Card** call: (410)-828-4500 during regular business hours.

For **Visa Check Card** call: (410)-828-4500; After hours **only** call: 1-(800)-754-4128.

Please note: Any calls to 1-(800)-754-4128 other than the reporting of your lost or stolen Visa Check Card may result in a \$10.00 charge to your account.

Member Disclosures on Electronic Fund Transfers (EFT)

The following disclosure statement is given to you in compliance with Electronic Fund Transfer Act, a Federal Law, which provides important rights to consumers using EFT.

Disclosures

Except as otherwise provided, these disclosures apply only to the following electronic services at Central Credit Union of Maryland ("Credit Union"), which can be used by our members to perform electronic fund transactions in connection with their accounts at the Credit Union.

I. Automated Teller Machines (ATM):

You may use your Card at any participating locations to:

1. Withdraw cash with your **ATM Card** from your Share Savings and/or Share Draft accounts in amounts up to \$300.00 in any one day (6:00 pm - 6:00 pm).
2. Withdraw cash with your **Visa Check Card** from your Share Savings and Share Draft accounts in amounts up to \$500.00 in any one day (6:00 pm - 6:00 pm).
3. Obtain the balance of your Share Savings or Share Draft accounts.
4. Transfer funds between your Share Savings and Share Draft accounts.

II. Point of Sale Transactions (POS) and Sales Transactions:

1. You can use your **ATM Card and PIN** to obtain goods and services from any STAR participating merchants up to your daily limit of \$300.00.
2. You can use your **Visa Check Card** to obtain goods and services from any merchant accepting the Visa Card up to your daily limit of \$1500.00

In both cases all purchases will be considered part of your daily total withdrawal limit within any one-day period.

There are two types of check card transactions: (1) Debit transaction. You use your PIN to access your account. (2) Credit transaction. Your PIN is not used, but you may be asked to sign the receipt. All check card point-of-sale (POS) transactions access your share draft checking account.

Member Liability

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. If you believe your card has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could 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 from the date the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

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 Check card. This additional limit on liability does not apply to ATM transactions. We may cancel, modify, or restrict the use of the ATM/Check Card upon proper notice or without notice if your account is overdrawn, if we are aware that you have violated any term of the Disclosure Agreement (whether or not we suffer a loss) or where necessary to maintain or restore the security of your account(s) or the ATM system.

If you believe that your ATM card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: 410-828-4500 or write: ATM Department, CCUMD, 8501 LaSalle Road, Baltimore, MD 21286.

Visa Check Card Transaction Disputes. We recommend you first contact the merchant to resolve any transaction discrepancies. If you can resolve it, send us a copy of your correspondence with the merchant along with a dated letter you have signed. Include the card number, the name of merchant, the disputed amount, the reason for dispute (give details) and your account number with us and send to

Fax to: Attn: Accounting Department
410-337-4905

Mail to: Central Credit Union of Maryland
8501 LaSalle Road
Baltimore, MD 21286

Confidentiality

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

Where it is necessary for completing transfers, or

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

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

Terminal transfer

You can get a receipt at the time you make any transfer to or from your account using our ATM.

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 410-828-4500 to find out whether or not the deposit has been made.

Periodic statements

You will get a monthly account statement unless there are no EFT transfers in a particular month. In any case you will get the statement at least quarterly.

Preauthorized payments

1. 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. Call us at 410-828-4500, or write us at EFT Department, CCUMD, 8501 LaSalle Road, Baltimore, MD 21286, in time for us to receive your request 3 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. There will be a charge for each stop-payment order you give.
2. Liability for failure to stop payment of preauthorized transfer. If you order us to stop payment 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

CCUMD liability

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 the transfer would go over your credit limit.
3. If the terminal or the system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control such as fire or flood prevent the transfer, despite reasonable precautions that we have taken.
5. There may be other exceptions stated in our agreement with you.

In case of error or questions about your EFT

In case of errors or questions about your EFT telephone us at 410-328-4500 or write us at EFT Department, CCUMD, 8501 LaSalle Road, Baltimore, MD 21286 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 your statement or receipt. We must hear from you no later than 60 days after we send 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 determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you 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.

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.

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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

