

EFT transfers in a particular month. You will receive a quarterly statement.

#### Preauthorized Payments

1. Right to Stop Payment and Our 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 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.

**Mail to: ATTN: EFT Department  
Central Credit Union of Maryland  
8501 LaSalle Road, Baltimore, MD 21286**

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

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt contact us within 60 days after we send the FIRST statement on which the problem or error appeared.

**You can reach us by phone at 410-828-4500 during business hours or you could write to us.**

**Mail to: ATTN: EFT Department  
Central Credit Union of Maryland  
8501 LaSalle Road  
Baltimore, MD 21286**

Include your name, account number and the dollar amount of the suspected error. 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.

**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.

Central Credit Union of Maryland  
8501 LaSalle Road, Baltimore, MD 21286  
410-828-4500 Fax: 410-337-4905  
memberservice@ccumd.org  
ccumd.org

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

Federally Insured by the NCUA.



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# ATM Card/ VISA Check Card Information and Disclosures

**CENTRAL**   
**CREDIT UNION**  
*Banking Freedom for You!*

410-828-4500  
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 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 \$2,500.00, and cash withdrawals of \$500.00. The transactions are subject to the available balance in your accounts.

#### **What are the Fees?**

While there is a cost of doing business, no one likes to worry about fees. At Central Credit Union, we keep our fees to a minimum. You will find the charges for our services limited, reasonable and few as we simply cover the costs of our expenses.

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 Share Draft (checking) account use their Visa Check Card at CO-OP ATMs, cash withdrawals will be free. To find ATMs convenient to you, log on to [ccumd.org](http://ccumd.org)

#### **Visa Check Card**

Visa USA Inc. will assess 1% (one percent) 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**

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 Personal Identification Number (PIN) a Secret**

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

#### **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 (checking) 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 (checking) 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 (checking) accounts.
4. Transfer funds between your Share Savings and Share Draft (checking) accounts.

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

You can use your Visa Check Card to obtain goods and services from any merchant accepting the Visa Card of \$2,500.00, in any one day (6:00 pm - 6:00 pm).

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.

#### **REPORT A LOST OR STOLEN CARD IMMEDIATELY**

If your card is missing **call 410-828-4500 during regular business hours** and your account will be protected. **If after hours, call us at 1-888-241-2510.**

#### **Member Liability**

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 us

**Mail to:   ATTN: ATM Department  
              Central Credit Union of Maryland  
              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't 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.

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

**Mail to:   Attn: Accounting Department  
              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:

- When it is necessary for completing transfers, or
- In order to verify the existence and conditions of your account for a third party, such as a credit bureau or a 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**

You may call us at 410-828-4500 to verify that the direct deposits you have scheduled to be made have in fact occurred. Reminder: these credits must be set to occur at least once every 60 days, and must be set for the same person or the same company.

#### **Periodic Statements**

You will get a monthly account statement unless there are no