



Electronic Funds Services Disclosure and Agreement

Effective 5/4/15.

F067R
BR184
5/2015

In this Disclosure and Agreement, the words "I," "me," "my," "us" and "our" mean each and all of those who apply for and/or use any of the electronic services described in this Disclosure and Agreement. The words "you," "your" and "yours" mean Schools Financial Credit Union. My acceptance, retention or use of an ATM Card, Schools Debit CardSM or other electronic funds transfer (EFT) hereunder constitutes an Agreement between you and me as described below.

This Disclosure and Agreement is given by you in compliance with the Electronic Fund Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 1005, et seq.) to inform me of certain terms and conditions for use of the electronic services described in this Agreement.

At the present time, you offer several types of electronic services: preauthorized deposits of net paycheck, payroll deductions, preauthorized deposits of pension checks and federal recurring payments (e.g., Social Security payments), preauthorized withdrawals for bill payments and other recurring payments (BillPay Service), automated teller machine (ATM) EFTs at Credit Union-owned ("proprietary") ATMs and on "shared network" ATMs, such as STAR,[®] PLUS,[®] Maestro[®] and CO-OP Network (and such other systems that may be added from time to time), point of sale (POS) transactions, debit card transactions (including PIN and signature-based transactions), telephone banking (Audio Teller), SchoolsOnline online banking (SchoolsOnline), Schools Mobile Banking, MobileCheck and electronic check (eCheck) transactions. General disclosures applicable to all electronic services offered by you are given below with certain specific disclosure information for each service following in separate actions. I understand that the agreements, terms, conditions, rules and regulations applicable to my checking account(s), savings account(s), Visa[®] Credit Card, Line of Credit loans and any other applicable accounts remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

All applications for electronic services are subject to your approval.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure. Your business days are Monday through Friday, except for holidays. Your business hours are 9:00 a.m. to 6:00 p.m., Monday through Friday. ATMs, Audio Teller, SchoolsOnline, Mobile Banking and BillPay are generally open 24 hours a day, 7 days a week, but not always accessible. SchoolsOnline and the BillPay service may be temporarily unavailable due to Credit Union system maintenance or technical difficulties, including those of the Internet service provider and Internet software.

Disclosure of Account Information to Third Parties. You may disclose my personal information to third parties about my account or transfers I make:

1. Where it is necessary for completing transfers;
2. In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If I give you written permission.

Periodic Statements. I will receive a monthly account statement for each month in which an electronic fund transfer is made, but at least a quarterly statement if no transfers are

made. I agree to immediately review each periodic statement mailed or otherwise made available to me to ensure that each and every transaction has been authorized by me. My failure to promptly report any allegedly unauthorized transaction may result in future allegedly unauthorized transactions to be considered authorized.

SchoolsOnline Transactions. I may print a record of individual transactions conducted through SchoolsOnline. For share transactions, records are available for eighteen (18) months after the transaction is completed. For loan transactions, records are available for twenty-four (24) months after the transaction is completed. I may also subsequently contact you to request a paper printout for any such transaction provided it is within eighteen (18) months for share transactions and twenty-four (24) months for loan transactions. A fee may be charged for such a printout as set forth in your Schedule of Fees and Charges.

In Case of Errors or Questions About My Electronic Services Transactions. I will telephone you at 916-569-5400 (Sacramento area) or 800-962-0990, write you at Schools Financial Credit Union, PO Box 526001, Sacramento, CA 95852-6001, visit you at any Schools branch or email you at memberservices@schools.org as soon as possible if I think my statement or receipt is wrong or if I need more information about a transaction listed on the statement or receipt. I must contact you no later than sixty (60) days after you send me the **FIRST** statement on which the problem or error appeared. I must:

1. Tell you my name and account number;
2. Describe the error or the transaction I am unsure about and explain as clearly as I can why I believe it is an error or why I need more information; and
3. Tell you the dollar amount of the suspected error.

If I tell you orally, you may require that I send you my complaint or question in writing within ten (10) business days of my oral notice. You may also require me to complete an affidavit of forgery and file a police report. You will determine whether an error occurred within ten (10) business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to forty-five (45) days to investigate my complaint or question. If you decide to do this, you will provisionally credit my account within ten (10) business days for the amount I think is in error so that I will have use of the money during the time it takes you to complete your investigation.

If you ask me to put my complaint or question in writing and you do not receive it within ten (10) business days, you may not credit my account.

In accordance with Visa Operating Rules and Regulations, I will receive provisional credit for debit card losses for unauthorized use within five (5) business days after I have notified you of the loss. However, I will refer to the "Additional Disclosures Applicable to PINLess Debit Card Transactions" section below for further details regarding debit card transactions initiated through a non-Visa debit network.

I also understand and agree that it is my responsibility to carefully review each receipt or sales slip I receive when I conduct a debit card transaction. In addition, I agree that, to the extent a debit card transaction is initiated using my PIN or when I sign a sales slip, it is presumed that I authorized the transaction, and the amount thereof, because the authorization was initiated through my PIN or by my signature on the sales slip. In such event, I understand and

agree that the burden is on me to conclusively prove that the use of my debit card and/or amount of the transaction was unauthorized.

For errors involving new accounts, an ATM or debit card, POS or foreign-initiated transactions, you may take up to ninety (90) days to investigate my complaint or question. For new accounts, you may take up to twenty (20) business days to credit my account for the amount I think is in error. My account is considered a new account for the first 30 days after the first deposit is made, unless each account owner has had, within thirty (30) calendar days before the account is established, another account with you for at least thirty (30) calendar days before this account is opened. You will tell me the results within three (3) business days after completing your investigation. If you decide that there was no error, you will send me a written explanation. If you provisionally credited my account, you will reverse the provisional credit and notify me of the date you reversed the credit and the amount of the debit. I may ask for copies of the documents that you used in your investigation.

Your Liability for Failure to Make or Complete Electronic Funds Transfers (EFTs). If you do not properly complete an EFT to or from my account on time or in the correct amount according to your Agreement with me, you may be liable for my losses and damages. However, there are some exceptions. You will not be liable, for instance, if:

1. Circumstances beyond your control (such as fire, flood, earthquake, electronic failure or malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions;
2. Through no fault of yours, I do not have enough money in my account or sufficient collected funds to complete the transaction;
3. The funds in my account are subject to an uncollected funds hold, legal process or other circumstances restricting such transaction or payment;
4. You received incorrect or incomplete information from me or from third parties (e.g., the U.S. Treasury, an automated clearing house or a terminal owner);
5. The ATM, debit card, Audio Teller, SchoolsOnline, Mobile Banking, MobileCheck, BillPay or other electronic services contemplated hereunder was not working properly and I knew about this breakdown when I started the transaction;
6. The ATM where I was making the transaction did not have enough cash or cash in the denominations I requested;
7. My ATM Card, debit card, Visa Credit Card, ATM Card PIN, debit card PIN, Visa Credit Card PIN, Audio Teller access code, or SchoolsOnline password I provide is incorrect or incomplete, have been reported lost or stolen, have expired, are damaged so that the terminal cannot read the encoding strip, are inactive due to nonuse, are retained by you due to my misuse or suspected fraudulent activities, are retained by you at my request or because my ATM Card PIN, debit card PIN, Visa Credit Card PIN, Audio Teller access code or SchoolsOnline/BillPay password has been repeatedly entered incorrectly by me;
8. The transaction would exceed an unused line of credit (e.g., my Line of Credit limit or Visa Credit Card);
9. Your failure to complete the transaction or the placement of a block on my account is done to protect the security of my account and/or the electronic terminal system;
10. I make an error in keying my deposit at an ATM, through MobileCheck, Mobile Banking or SchoolsOnline (and if I make such error, you are not responsible for bounced checks, forfeited dividends and other consequences which may result);
11. The payee mishandles or delays a payment sent by the BillPay Service;
12. Any transaction is prohibited by law, regulation, court order or would be considered illegal activity;

13. I have not provided your BillPay service provider with the correct names, phone numbers or account information for those persons or entities to which I wish to direct payment.

There may be other exceptions not specifically mentioned above.

Provided that none of the foregoing exceptions to the service performance obligations are applicable, if you cause an incorrect amount of funds to be removed from my account, or caused funds from my account to be directed to a person or entity which does not comply with my bill payment instructions, you will be responsible for returning the improperly transferred funds to my account and for directing to the proper recipient any previously misdirected bill payments or transfers.

THE FOREGOING CONSTITUTES YOUR ENTIRE LIABILITY AND MY EXCLUSIVE REMEDY. IN NO EVENT WILL YOU BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE AND/OR SERVICE.

Personal Identification Numbers (PINs): I understand that I cannot use my debit card or Visa Credit Card at a Visa terminal or ATM without the applicable identification number which you refer to as a PIN. I am responsible for the safekeeping of my PIN provided by you or selected by me and for all transactions by use of a PIN. I will notify you immediately and send written confirmation if my PIN(s) are disclosed to anyone other than the joint owner of my account. I understand and agree that I must change the PIN immediately to prevent transactions on my account(s) if anyone not authorized by me has access to the PIN. If I disclose my PIN(s) to anyone, however, I understand that I have given them access to my account(s) via the applicable electronic transfer system and that I am responsible for any such transaction. I further understand that my PIN(s) are not transferable and I will not disclose the PIN(s) or permit any unauthorized use thereof.

Charges for EFTs. Charges associated with my EFTs are disclosed either in your Schedule of Fees and Charges, which accompanies this Disclosure and Agreement and is incorporated herein by reference, or at the time I enroll, register or request an additional service provided by you. A stop payment placed on a preauthorized electronic payment is subject to a fee for each stop payment order I give. There may be a charge assessed if you reject a preauthorized payment from my account because of nonsufficient funds (NSF) in my account. If I provide you my prior written consent for overdraft services covering ATM Card withdrawals and debit card one-time debit transactions, you will assess charges for such overdraft transactions in accordance with your Schedule of Fees and Charges. If I request a copy of the documentation relative to an ATM or debit card transaction (except if the documentation is for resolution of a billing error), a fee equal to your reasonable cost of reproduction will be charged. There will also be fees assessed for ATM deposit errors and dishonored ATM deposits as set forth in the Schedule of Fees and Charges. Any fees charged will be deducted from my checking or savings account.

If I have been issued an additional card for a joint owner or authorized user on my account, any applicable transaction fees outlined in your Schedule of Fees and Charges will be charged on a per-card basis. Generally, transaction fees will be charged to my account on the same business day they are incurred. The fee will not be recorded on the transaction receipt produced, but it will be itemized on my periodic statement.

If I use an ATM that is not operated by you, I may be subject to additional fee(s) imposed by another financial institution, merchant and/or by an automated transfer network. I may be charged a fee for a balance inquiry even if I do not complete a funds transfer. This practice is known as "surcharging" and is in addition to any ATM fees charged by you.

Change in Terms. You may change the terms and charges for the services indicated in this Agreement and Disclosure and may amend, modify, add to or delete from this Disclosure

and Agreement from time to time. If I have an account with you through which electronic transfers are being processed, I will receive written notice at least twenty-one (21) days prior to the effective date of the change(s) or as otherwise provided by law. Further, the Credit Union may, from time to time, revise or update the programs, electronic services and/or related materials rendering such prior versions obsolete. Consequently, the Credit Union reserves the right to terminate this Agreement and Disclosure as to all such prior versions of the programs, electronic services and/or related material(s) and limit access to the Credit Union's more recent versions and updates.

Termination of Electronic Services. I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. Termination by any one account owner will be binding on all account owners and you are not required to notify other account owners of the termination. You reserve the right to terminate this Agreement and Disclosure and my access to the electronic services, in whole or in part, at any time, and for any reason. In addition, electronic services may be suspended, without advance notice, if there are insufficient funds in any one of my accounts or if any of my accounts are not in good standing as defined in your Limitation of Services for Members Not in Good Standing Policy. After suspension, electronic services may be reinstated, at your discretion, once there are sufficient funds in my account(s) to cover any fees and other transfers and debits. If I ask you to terminate my account or my access to any of the electronic services, I will remain liable for subsequent, authorized transactions performed on my account. Termination of electronic services does not terminate my accounts or agreements with you and will not affect my authorization for transfers and payments made prior to termination. Upon termination of this Agreement and Disclosure or the electronic services, the Credit Union will use commercially reasonable efforts to cancel any applicable account transactions I have previously authorized, but you make no guarantee that you will be able to do so. I will be solely responsible for any fees that apply to any such cancellation. Any payment(s) or other transactions that the Credit Union is not able to cancel or that have already been processed before the requested termination date will be completed.

Notice and Communications. Except as otherwise provided in this Disclosure and Agreement, all notices required to be sent to me will be effective when you mail or deliver them to the last known address that you have for me in your records or when you email such notices to me to the last known email address for me in your records, if I have agreed to receive notices from you in an electronic format. I am required to keep you informed of my current mailing and/or email address. I agree to notify you promptly of any change of either my mailing and/or email address. I may notify you in person at any of your offices, via SchoolsOnline or by sending a written and signed notice to Schools Financial Credit Union, Attention: Member Services Department, PO Box 526001, Sacramento, CA 95852.

Collections. I agree that you will be entitled to recover any money owed by me as a result of my use of, or the use by anyone I have provided access to, any of your electronic services and I agree to repay any amounts which create an overdrawn balance on any of my accounts immediately upon demand. You have a security interest in my present and future deposits and have the right to apply such deposits to any money I owe. If any legal action is required to enforce any provision of this Disclosure and Agreement or to collect money I owe, I agree to pay all costs of collections, including reasonable attorneys' fees, court costs and other charges incurred for enforcing your rights under this Agreement and Disclosure.

Severability. If any part of this Disclosure and Agreement should be held to be unenforceable, the remaining provisions of this Agreement will remain in full force and effect.

No Waiver. No delay or omission on your part in exercising any rights or remedies will operate as a waiver of such rights and remedies. A waiver on any one occasion will not be construed as a bar or waiver of any rights or remedies on future occasions.

Prohibited Activity. My account(s), debit card, Visa Credit Card or any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located. I understand that I may not utilize my accounts, debit card, Visa Credit Card or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but may not be limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network and any betting transaction including the purchase of lottery tickets, casino gaming chips or off-track betting or wagering. You may deny authorization of any transactions identified as gambling. However, in the event that a transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA). In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform me that restricted transactions are prohibited from being processed through my account or banking relationship with you. "Restricted transactions" are transactions involving the knowing transmittal or receipt of credit, funds, checks, instruments or other proceeds to or from another person engaged in the business of wagering or betting in connection with unlawful Internet gambling. If I do engage in an Internet gambling business and open a new account with you, you will ask that I provide evidence of my legal capacity to do so.

Relationship to Other Disclosures. The information in this Agreement and Disclosure applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised by you from time to time, continue to apply, except to the extent expressly modified by this Agreement and Disclosure.

Governing Law. I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance and enforcement will be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. I agree to submit to the personal jurisdiction of the courts of the State of California. In the event of a lawsuit, I agree that proper venue for any such action will be federal or state courts located in Sacramento County, California.

Disputes. In the event of a dispute regarding the electronic services, you and I agree to resolve the dispute by looking to this Agreement and Disclosure. I agree that this Agreement and Disclosure is the complete and exclusive statement of the agreement between me and the Credit Union, which supersedes any proposal or prior agreement, oral or written, and any other communications between me and the Credit Union relating to the subject matter of this Agreement and Disclosure.

Recording of Phone Calls and Email. I authorize you and your agents to record any phone call made to or email sent to me concerning the electronic services.

Assignment. I may not assign this Agreement and Disclosure to any other party. The Credit Union may assign this Agreement and Disclosure at any time in its sole discretion. The Credit Union may also assign or delegate any of its rights and responsibilities under this Agreement and Disclosure to independent contractors or other third parties.

Headings. Headings are for convenience only and will not control or affect the meaning or construction of any of the provisions of this Agreement and Disclosure.

DISCLAIMER OF WARRANTIES, LIMITS ON YOUR LIABILITY AND OBLIGATIONS TO ME; MY AGREEMENT TO INDEMNIFY YOU AGAINST CERTAIN LOSSES. I UNDERSTAND AND AGREE THAT THE ELECTRONIC SERVICES ARE PROVIDED "AS-IS." EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT AND DISCLOSURE OR AS REQUIRED BY LAW, THE CREDIT UNION ASSUMES NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MISDELIVERY OR FAILURE TO STORE

ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. I UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE ELECTRONIC SERVICES IS AT MY SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE ELECTRONIC SERVICES IS DOWNLOADED OR OBTAINED AT MY OWN DISCRETION AND RISK AND THAT I WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGE TO MY COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH ON THE CREDIT UNION WEBSITE OR IN THIS AGREEMENT AND DISCLOSURE, THE CREDIT UNION DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD PARTY RIGHTS, AND THE CREDIT UNION MAKES NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE ELECTRONIC SERVICES, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE ELECTRONIC SERVICES, THE ACCURACY OF ANY INFORMATION RETRIEVED BY ME FROM THE ACCOUNTS OR THAT THE ELECTRONIC SERVICES WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE.

EXCEPT AS DESCRIBED IN THIS AGREEMENT, THE CREDIT UNION WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM MY USE OF OR MY INABILITY TO USE THE ELECTRONIC SERVICES, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY ME FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE ELECTRONIC SERVICES, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSION OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF THE CREDIT UNION HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

My Agreement to Indemnify You. Except to the extent that the Credit Union is liable under the terms of this Agreement and Disclosure or another agreement governing the applicable account, I agree to indemnify, defend and hold the Credit Union, its affiliates, officers, directors, employees, consultants, agents, service providers and licensors, harmless from any and all third-party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from:

- A third-party claim, action or allegation of infringement, misuse or misappropriation based on information, data, files or other materials submitted by me to you;
- Any fraud, manipulation or other breach of this Agreement and Disclosure by me;
- My violation of any law or rights of a third party; or
- The provision of the electronic services or use of the electronic services by me or any third party.

You reserve the right, at your own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by me, in which event I will cooperate with you in asserting any available defenses. I will not settle any action or claims on your behalf without your prior written consent. This indemnification is provided without regard to whether the Credit Union's claim for indemnification is due to the use of the electronic services by me or a joint account owner or other authorized person.

Copy Received. I acknowledge receipt of a copy of this Disclosure and Agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSITS OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS AND FEDERAL RECURRING PAYMENTS

If I have arranged to have preauthorized electronic deposits of my net paycheck (if available from my employer), payroll deductions, pension checks or federal recurring payments (e.g., Social Security payments), the following information applies to me:

Account Access. Preauthorized deposits may be made to my savings or checking account only.

Notification of Preauthorized Deposits. If I have arranged with a third party (e.g., the Social Security Administration) to make preauthorized deposits to my account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify me every time the party sends you money to deposit to my account. If I have not made such an arrangement, I may telephone you at **916-569-5400** (Sacramento area) or **800-962-0990**, and you will advise me whether or not the preauthorized deposit has been made.

Documentation of Preauthorized Deposits. Generally, I will receive a monthly account statement for each month in which a preauthorized deposit is made but at least quarterly if no preauthorized deposits are made. However, if the only EFT service I have with you is preauthorized deposits, then you reserve the right to send me a quarterly statement only.

Direct Deposits. If, in connection with a direct deposit plan, you deposit any amount in an account which should have been returned to the federal government for any reason, I authorize you to deduct the amount of your liability to the federal government from the account or from any other account I have with you, without prior notice and at any time, except as prohibited by law. You may also use any other legal remedy to recover the amount of your liability.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES

If I have requested a preauthorized payment to a third party from my Credit Union checking account, the following information applies to me:

Account Access. Preauthorized payments may be made from my checking account only. If my preauthorized payment due date is scheduled to occur on a nonbusiness day, it will be sent out the next business day. If a payment is scheduled for the 29th, 30th or 31st day of a month, and the current month does not include that date (e.g., February), then the payment will be sent on the last business day of the month.

Right to Receive Documentation of Preauthorized Payment.

Initial Authorization. I can get copies of the preauthorized payment documentation from the third party being paid at the time I give them the initial authorization. If the preauthorized payment is initiated at the Credit Union, I can get copies of the preauthorized payment documentation from you.

Notice of Varying Amounts. If my preauthorized payment may vary in amount, the party who will receive the payment is required to tell me ten (10) days before such payment when it will be made and how much it will be. I may agree with the party being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that I set.

Periodic Statement. I will receive a monthly account statement for each month in which a transfer is made but at least a quarterly statement if no transfers are made.

Right to Stop Preauthorized Payment. If I want to stop a preauthorized payment or revoke a preauthorized payment authorization, I must call you at **916-569-5400** (Sacramento area) or **800-962-0990** or write you at PO Box 526001, Sacramento, CA 95852-6001, in time for you to receive my stop request no less than three (3) business days or more before the next payment is scheduled to be made. If I call, you may also require me to put my request in writing and get it to you within fourteen (14) days after I call. An oral request to stop payment ceases to be binding after fourteen (14) days if I have not provided you with any required written confirmation of my request. You will charge me for each stop payment or revocation request I give pursuant to your current Schedule

of Fees and Charges. Such stop payment request will apply only to that particular payment. If I have given you a request to revoke an entire preauthorized payment authorization, I understand and agree that I must also promptly contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide you with a copy of my written revocation notice to the third party.

Your Liability for Failure of Stop Payment. If I order you to stop one of my preauthorized payments no less than three (3) business days or more before the transfer is scheduled and you do not do so, you will be liable for my losses or damages to the extent provided by law.

Liability for Unauthorized Electronic Payments. I may be liable for unauthorized transfers made from my account by a third party. If I believe such a transfer has occurred, I must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section above for resolving errors. I should also refer to the section entitled "Additional Disclosures Applicable to ATM EFTs, Electronic Check (eCheck) Transactions, Point of Sale Transactions, Audio Teller and SchoolsOnline Transactions."

ADDITIONAL DISCLOSURES APPLICABLE TO AUDIO TELLER TELEPHONE BANKING

Audio Teller is a telephone banking service which allows me to perform monetary transactions and make account balance inquiries without assistance from your staff. I will actually "talk" directly with your computer through the use of a touch-tone phone. Audio Teller is available for my convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties.

Audio Teller Access Code. Before I can use Audio Teller, I must call **916-569-5400** (Sacramento area) or **800-962-0990** and press 9 and follow the prompts to create my initial access code. I understand that I cannot use Audio Teller without an access code and that I will choose my Audio Teller access code through the Audio Teller service. Once I have chosen my access code, I understand that for security purposes, I must change the access code through the Audio Teller system from time to time. I am responsible for the safekeeping of my Audio Teller access code and for all transactions made by use of Audio Teller. I understand that my Audio Teller access code is not transferable, and I will not disclose my Audio Teller access code or permit any unauthorized use thereof. I will notify you immediately by phone and send written confirmation if my Audio Teller access code is disclosed to anyone other than a joint owner of my account. If I disclose my Audio Teller access code to anyone, however, I understand that I have given them access to my account via Audio Teller and that I am responsible for any such transactions. If I do not guard against improper access to my access code, I may be subject to loss of Audio Teller privileges. I understand and agree that I must change my access code immediately to prevent transactions on my accounts if anyone not authorized by me has obtained my access code. You are authorized to act on any instructions received under my Audio Teller access code.

Types of Available Transactions. I may use my access code to:

1. Make transfers between my share accounts under the same account number;
2. Request withdrawals from savings and checking accounts by teller check. Checks will be mailed to me at my last address of record within three (3) business days of the request.
3. Make inquiries regarding account balances and loan payment data;
4. Make transfers to make loan payments; and
5. Access my Line of Credit to request loan advances.

You may offer additional services in the future and if so, I will be notified of them.

Limitations on Frequency and Dollar Amount of Transactions:

1. Account withdrawals through Audio Teller are unlimited to the extent that I have sufficient collected funds available in my account(s), or available credit from my Line

of Credit account, and there are no dollar limitations on transfers. However, the frequency of telephone transfers is limited pursuant to Regulation D restrictions as disclosed in this Agreement and Disclosure.

2. For security reasons, in the event my Audio Teller access code is lost or stolen, there may be limitations on the transactions I can make using the Audio Teller service.

ADDITIONAL DISCLOSURES APPLICABLE TO SCHOOLS ONLINE BANKING

SchoolsOnline is a proprietary Internet access service that provides access to my accounts without assistance from your staff by using your website, **schools.org**, and my own selected SchoolsOnline username and password. SchoolsOnline is available for my convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties. Your BillPay service is an electronic method of paying bills. I must have a checking account with you to use this service. If I have multiple accounts with you, I may direct you to make transfers between my accounts by means of the SchoolsOnline service. If I would like to take advantage of these online services, I may visit your website and enroll with my eligible Credit Union accounts. Additional disclosures and specific terms and conditions for using the online services will be provided when I enroll.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS AND SCHOOLS DEBIT CARDS

In this section, "Card" refers to my Schools Financial Credit Union ATM Card or debit card and any duplicates, renewals or substitutions the Credit Union issues to me, unless otherwise noted. The disclosures in this section apply to the use of my Card to conduct EFTs, including, but not limited to, use of the Card at ATMs and POS terminals. By use of my Card at a participating POS terminal, I authorize you to make withdrawals from my checking account for cash advances and/or purchases. Access to ATMs is through the use of a Card and a PIN which you will provide me or that I may select.

The disclosures in this section do not apply if my ATM Card is linked only to a savings account. I understand that if my ATM Card is linked only to a savings account, I will not be able to conduct PIN-based or signature-based POS transactions with my ATM Card. This means that if my ATM Card is linked only to my savings account, I will not be able to use my ATM Card to purchase goods or services; I will only be permitted to conduct transactions (withdrawals, deposits, balance inquiries, etc.) using the ATM Card at ATMs.

Account Access. I may use my Card to withdraw cash from my checking account by way of a cash advance from merchants, financial institutions or others who honor the Card and/or to pay for purchases from merchants, financial institutions and others who honor the Card. However, you are not responsible for the refusal or inability of any ATM or POS terminal, merchant or financial institution to honor the Card, to complete a transaction or for their retention of the Card. I understand that my Card is not a credit card and does not provide "credit" which means that I may not defer payment of Card transactions.

Types of Available ATM Transactions. Transaction types and services may be limited at certain ATMs on the systems which you do not own ("nonproprietary ATMs"), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an invalid transaction.

Available Transactions. I can use my Card to perform the following ATM transactions:

1. Deposits to my Banking for Everyone Savings or Banking for Youth account and checking account(s) at your proprietary ATMs and CO-OP Network ATMs only;
2. Withdrawals from my Banking for Everyone Savings or Banking for Youth account and checking account(s) at your proprietary ATMs or any ATM displaying the STAR, PLUS, Maestro and/or CO-OP Network logos;
3. Transfers between my Banking for Everyone Savings or Banking for Youth account and checking account(s) within the same account number at your proprietary ATMs (and some CO-OP Network ATMs);

- Cash advances from my Visa Credit Card account by using my credit card at ATMs displaying the Visa logo; and
- Balance inquiries at your proprietary ATM(s) and at any ATM displaying the STAR, PLUS, Maestro and/or CO-OP Network logos.
- Lock my vehicle when I leave it.
- Have my Card in my hand as I approach the ATM and avoid reaching in my wallet or purse in front of the ATM.
- Prevent others from seeing me enter my PIN by using my body to shield their view.
- Avoid counting my cash at the ATM.
- Do not accept assistance from anyone I do not know when using an ATM.
- 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 my surroundings.

ATM Transaction Limitations.

- I understand and agree that I may use my Card at ATMs, using my PIN to withdraw up to a maximum of \$500 each day. For purposes of the daily limits only, a "day" is defined as the twenty-four (24) hour period from midnight to midnight, Pacific Standard Time. If a transaction is initiated in another time zone, it will be processed when you receive it. Notwithstanding the foregoing, withdrawal limitations may vary between networks and individual machines. In addition, you reserve the right to adjust my maximum per day cash disbursement levels from time to time at your sole discretion.
- The minimum withdrawal and increment amount is generally \$20, but minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access.
- For security reasons, in the event my Card or PIN is lost or stolen, there may be restrictions on transactions I can make on the ATM system.

ATM Transaction Fees. ATM transactions at your proprietary or CO-OP Network ATMs will not be subject to a surcharge. When I use an ATM not owned by you, I may be charged a fee by the ATM operator and/or any network used, and you will charge a fee in accordance with your Schedule of Fees and Charges (and I may be charged a fee for a balance inquiry even if I do not complete a funds transfer). Transaction fees for withdrawals, balance inquiries and transfers at network ATMs are deducted on the same day of the transaction from the account on which the transaction was made and will appear on my periodic statement. There will be no charges for deposits or incomplete/denied transactions at your proprietary ATMs.

Authorized Use — Card and PIN. A Card, Card number and/or PIN will be used each time I use an ATM, engage in a POS transaction or other EFT. I agree to memorize my PIN and I will not write it on the Card(s). If the wrong PIN is entered at an ATM three (3) times, the Card may be retained by that ATM. If I forget the PIN, I may contact you and you will issue a replacement PIN. I must observe the following conditions for both the privacy and protection of my account and the system:

- I must keep my Card in a safe place and never allow an unauthorized person to use, borrow or obtain the Card or the PIN;
- I must not tell any unauthorized person my PIN or write my PIN on my Card (or any place) or otherwise make it available to anyone else;
- I must tell you immediately of any loss or theft of my Card and/or PIN;
- If a Card (or any other access device) is validly issued to anyone else (including any account owner), I authorize that individual to withdraw funds from any account that can be accessed by the Card, regardless of whether that individual is authorized to withdraw money from the account by any means other than by use of the Card; and
- If I give my Card or PIN to anyone, any withdrawal or funds transfer by that person will be considered to be authorized by me, even if they exceed my authority.

Safety at the ATM. I understand I should use caution at all times when using an ATM. Some precautions I can take are:

- Prepare for my transactions at home to minimize my time at the ATM.
- Avoid ATMs that are obstructed from view or unlit at night.
- Observe the area for anything unusual or suspicious.
- When possible, bring a companion along, especially at night.

I understand that you want ATMs to be safe and convenient for me. I agree to tell you if I know of any problem with the facility. For example, I will let you know if a light is not working or there is any damage to the facility. If I feel unsafe for any reason, I should leave the area immediately. If someone follows me after using the ATM, I should quickly go to a safe area that is well populated and well lit. I should report any suspicious activity or crimes to both the operator of the facility and local law enforcement immediately.

Ownership of the Card. The Card remains your property and I agree to surrender the Card(s) to you upon demand. You may cancel, modify or restrict the use of any Card upon proper notice or without notice if: (1) any of my accounts are overdrawn; (2) I use my Card in a manner which may cause a loss to you; (3) my account is inactive, which is defined by you as an account that has had no member-initiated transaction activity for three hundred and sixty-five (365) consecutive days; (4) any mail sent to my address is returned to you as undeliverable; (5) any email sent to me by you is returned as undeliverable; (6) my account has one (1) or more NSF items or transactions; (7) you are aware that I have violated any term of this Agreement and Disclosure, whether or not you suffer a loss; or (8) where necessary to maintain or restore the security of my account(s) or the POS system. You also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

Making Electronic Fund Transfers. I agree to follow the instructions posted or otherwise given by you or any ATM network or POS terminal concerning use of ATMs.

Point of Sale (POS) Transactions — Dollar Limitations (Schools Debit Card). The following daily limits apply to POS transactions I make with my Card to the extent I have available funds in my checking account.

I may use my debit card for POS transactions: (1) up to \$1,000 or my available account balance, whichever is less, each twenty-four (24) hour period using my PIN; and (2) up to \$2,500 or my available account balance, whichever is less, each twenty-four (24) hour period for signature-based transactions. At my request, you may make an exception to the dollar limits for each twenty-four (24) hour period on debit card transactions to accommodate a single transaction in excess of such limit, provided my available checking account balance will cover the transaction.

Various institutions that participate in networks of which the Credit Union is a member may have withdrawal limits different from the amount set forth herein. In the event that a specific ATM is so limited, I may not be able to withdraw more than the cash limit of that particular ATM. Subject to the dollar limits set forth herein, there are no limits on the number of daily POS transactions I may make using my Card. ATM & POS terminal owners, merchants and retailers may restrict cash withdrawals and purchases to lower limits and charge proprietary fees.

ADDITIONAL DISCLOSURES APPLICABLE TO MOBILE WALLET

Accessing My Account by Using My Mobile Device: I understand that I may be able to, presently or in the future, utilize my smartphone, tablet or other mobile device (each, a "Device") to store and access my account information in order to use the Device to initiate transactions on my account. I can use my Device for account transactions by adding my Card to a mobile wallet service ("Wallet Service") offered by a third party Wallet Service provider, and subject to that third

party's terms and conditions. The Credit Union will additionally provide its terms and conditions that will apply when I add my Card to a Wallet Service ("Credit Union T&C"), and my use of the Wallet Service to transact on my account will constitute my agreement to the Credit Union T&C.

I acknowledge that the Wallet Service is provided to me by a third party that has no affiliation or relationship with the Credit Union. Such third party Wallet Service provider will disclose the terms and conditions applicable to my enrollment in and use of the Wallet Service. The Credit Union is not the provider of a Wallet Service, and is in no way responsible for providing the Wallet Service to me. I understand and agree that your only responsibility in relation to Wallet Services is supplying information securely to the Wallet Service provider to allow my use of the Wallet Service. You expressly disclaim any responsibility for the Wallet Service, how the Wallet Service functions or my use or inability to use the Wallet Service for any transaction. You are also not responsible for the Wallet Service provider's or any other third party's conduct, including their performance or failure to perform duties, contractual or otherwise, relating to my use of the Wallet Service.

Following my enrollment in a third party's Wallet Service, my Device could be used to initiate purchases of goods or services at a participating merchant similar to using my Card at a merchant, or for "in-app" purchases or other available transactions in digital commerce, and any such transactions will be treated as purchases made on my account. Such Wallet Service transactions are subject to the terms and conditions of this Agreement and Disclosure.

I understand that when I use my Device to access my account, I must protect my Device from unauthorized access and use. In the event that I lose my Device or if it is stolen, I should treat such loss or theft as if I lost my Card, and contact you immediately. If I allow any person access to my Device, I understand that the person will be able to use my Device to access my account, and I am responsible for any transactions initiated by that person using the Device.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK (E-CHECK) TRANSACTIONS

If I have authorized a one-time transfer of funds from my account via ACH where I have provided a paper check or check information to a merchant or other payee in person, by telephone or via the Internet, to capture the routing, account and serial numbers to electronically initiate the transfer (an "eCheck transaction"), the following applies to me:

Types of Available Transactions. I may authorize a merchant or other payee to make a one-time eCheck transaction from my checking account using information from my check to pay for purchases or pay bills. I may also authorize a merchant or other payee to debit my checking account for returned check fees or returned debit entry fees. I may make such a payment via ACH where I have provided a paper check to enable the merchant or other payee to capture the routing, account and serial numbers to initiate the transfer whether:

- The check is blank, partially completed or fully completed and signed;
- The check is presented at a POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT;
- The check is retained by the consumer, the merchant, the payee or the payee's financial institution; or
- I have provided the merchant or payee with the routing, account and serial numbers by telephone or via the Internet to make a payment or a purchase.

Account Access. eCheck transactions may be made from my checking account only.

Limitations on Dollar Amount of Transactions. I may make eCheck transactions only to the extent that I have available funds in my checking account.

Remotely Created Checks. For purposes of this Agreement and Disclosure, the term "remotely created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. If the eCheck transaction involves a remotely created check, you

reserve the right to accept or reject the item for deposit into any of my accounts. If I deposit a remotely created check into any of my accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely created check which I have deposited into my account is returned by the drawee-payor bank for any reason, I agree that you may debit my account for the amount of the item, plus any applicable fees. If the debit causes my account to be overdrawn, I agree to pay the overdrawn amount on your demand.

Right to Receive Documentation. Generally I will receive a receipt from the merchant or financial institution at the time I make a purchase and/or a cash disbursement. I should retain this receipt to compare with my statement from you.

Returns and Adjustments (Debit Cards). Merchants and others who honor debit cards may give credit for returns and adjustments, and they will do so by sending you a credit slip that you will post to my checking account.

Foreign Transactions (Debit Cards). Purchases, cash advances and credits made in foreign currencies will be billed to my account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. In the event that an international transaction is converted to U.S. dollars, the exchange rate between the transaction currency and the billing currency used for processing international transactions will either be 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 rate in effect on the applicable processing date may differ from the rate on the date I used my debit card. When a credit to the account does not fully offset a charge to the account due to changes in the rate, I am responsible for the difference. Visa USA charges the Credit Union a 0.8% International Service Assessment fee on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, Visa charges the Credit Union an International Service Assessment fee of 1% of the transaction. In either case, you pass this international transaction fee on to me. The 0.8% currency exchange fee for single currency international transactions does not apply to transactions originating on U.S. military bases, U.S. embassies and consulates. An international transaction is a transaction where the country of the merchant is outside the U.S.

Card Claims and Transaction Questions. When I authorize other parties to debit my savings or checking account, I am responsible for these transactions. Thus, I may have to contact these parties directly if I have questions or complaints about my transactions. Any claims concerning property or services purchased with my Card must be resolved by me directly with the merchant or seller who accepted the Card. I understand that you will not be able to help me because you only have the information received from the third party. Any claim or defense that I assert will not relieve me of my obligation to pay you the total amount of the sales slip, unless otherwise permitted by law. I am not permitted to stop payment on any purchase through the use of my Card.

ADDITIONAL DISCLOSURES APPLICABLE TO PINLESS DEBIT CARD TRANSACTIONS

PINless Debit Card Transactions. You allow non-Visa debit transaction processing. This means I may use my debit card on a PIN-debit network (a non-Visa network) without using a PIN to authenticate my transactions. Visa Operating Rules and Regulations generally define a PIN-debit network as a non-Visa debit network that typically authenticates transactions by use of a PIN, but that is not generally known for having a card program.

There are two types of authenticated transactions when using a debit card: PIN and signature. In a PIN-debit transaction, a cardholder enters a PIN to authorize the transaction. In a signature debit transaction, a cardholder signs a receipt. I may choose to purchase goods and services with my debit

card through a PIN-debit network without the requirement of entering my PIN. The networks that support PINLess transactions for the Credit Union are CO-OP Network and STAR Network.

Examples of PINless debit transactions include initiating a payment directly with the biller (possibly via telephone, Internet or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having my identity verified using known information derived from an existing relationship with me instead of through the use of a PIN.

I understand that the terms and conditions of my agreement with you relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's Zero Liability program), \$50 loss cap, provisional credit policies and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-debit network.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM EFTS, ELECTRONIC CHECK (ECHECK) TRANSACTIONS, POINT OF SALE TRANSACTIONS, AUDIO TELLER AND SCHOOLS ONLINE TRANSACTIONS

Right to Receive Documentation of Transactions.

- 1. Transaction Receipt.** In most cases, I will receive a receipt at the time I make any transfer to or from my account using an ATM or when I make a purchase using a POS terminal. I should retain this receipt to compare with my statement from you. Federal law provides that a receipt need not be made available to me if the amount of the transfer initiated at an electronic terminal is \$15 or less.
- 2. Periodic Statement.** I will receive a monthly statement for the account(s) I have accessed via an EFT, which will show the calendar date that I initiated the transaction, the type of transaction and the account(s) accessed by the transaction and the number of transactions occurring in that statement period. I will receive a statement at least quarterly if I have had no EFTs.
- 3. SchoolsOnline Transaction.** I may print a record of any individual transaction conducted through SchoolsOnline at any time after the transaction is completed. I may subsequently access my eStatement free of charge or contact you to request a paper receipt for any such transaction provided it is no more than three (3) months old. A fee may be charged for such paper copy, subject to your Schedule of Fees and Charges.

MY LIABILITY FOR UNAUTHORIZED TRANSACTIONS AND ADVISABILITY OF PROMPT REPORTING

I must notify you AT ONCE if I believe my check(s), ATM Card, debit card, Visa Credit Card, Audio Teller access code, SchoolsOnline password, ATM Card PIN, debit card PIN or Visa Credit Card PIN (collectively, "check(s), Card(s) and/or PIN(s)") has/have been lost or stolen or if I believe that an EFT has been made without my permission using information from my check. Notifying you by telephone is the best way of keeping my possible losses to a minimum; however, a written notification to you should follow my telephone call. I understand that I could lose all the money in my account (plus my maximum overdraft Line of Credit). However, if I believe my check(s), Card(s) and/or PIN(s) has/have been lost or stolen, and I notify you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50 if someone used my check(s) (in an eCheck transaction), my Card(s) and/or PIN(s) without my permission.

If I do NOT notify you within two (2) business days after I learn of the loss or theft of my check(s), Card(s) and/or PIN(s) and you can prove you could have stopped someone from using my check(s) (in an eCheck transaction), my Card(s) and/or PIN(s) without my permission if I had notified you, I could lose as much as \$500.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN or other means, I must notify you at once to avoid liability for subsequent transfers. If I do NOT notify you within sixty (60) days after the statement was delivered to me, I may not get back any money I lost after

the sixty (60) days if it can be established that you could have stopped the subsequent transfers if I had notified you in time. If I can document that a valid reason (such as a long trip or hospital stay) kept me from notifying you, you will extend this time period. If I use my debit card to conduct transactions on the Visa network system, I understand that the Visa Operating Rules and Regulations provide for zero liability for losses from unauthorized (fraudulent) activity. The zero liability provision removes both the \$50 cardholder liability and the two (2) business days reporting requirement for fraudulent transactions on the Visa network system. Zero liability does NOT apply to ATM or POS transactions that are not processed through Visa (such as a cash withdrawal from my checking account). I must refer to the section of this Agreement and Disclosure regarding liability for unauthorized ATM transactions. Zero liability also will not apply to debit cards issued outside the U.S. or to Visa commercial cards. I must provide a written statement regarding any claim of unauthorized Visa transactions.

If I notify you of unauthorized transactions which were processed through Visa (this does not include cash disbursements at an ATM using my debit card), you will provide provisional credit to my account within five (5) business days of the notification. If I tell you orally, you will require that I send you my complaint in writing within ten (10) business days. You will not credit my account until my written complaint is received. "Unauthorized" means the use of my debit card by a person, other than me, who does not have actual, implied or apparent authority for such use and from which I receive no benefit.

UNAUTHORIZED TRANSACTION NOTIFICATION TELEPHONE NUMBER AND ADDRESS

If I believe my Card(s), PIN(s) or check(s) have been lost or stolen or that someone will or may use it to transfer money from my account(s) without my permission, I must telephone you at **916-569-5400** (Sacramento area) or **800-962-0990** during business hours. After business hours I will telephone you at **888-292-9245** for a debit card, **888-241-2510** for an ATM Card or **866-820-4928** for a Visa Credit Card. I may also write to you at: Schools Financial Credit Union, PO Box 526001, Sacramento, CA 95852-6001.

REGULATION "D" RESTRICTIONS ON EFTS

Any combination of preauthorized, automatic or telephone withdrawals or transfers, overdraft transfers, SchoolsOnline transfers or transfers made by check, debit card or similar order made by me and payable to a third party from savings accounts are limited to no more than six (6) transfers in each calendar month. However, I may make an unlimited number of withdrawals or transfers among my own savings accounts if I sign for each transaction. I may also make an unlimited number of withdrawals from my savings accounts by mail, messenger, in person at the Credit Union, through ATMs, Audio Teller, SchoolsOnline or by telephone if I request that you send me a check. Withdrawals or transfers in excess of the above limitations will not be honored.

Each transfer or payment through the SchoolsOnline service from my savings account is counted as one of the six (6) limited transfers I am permitted each statement period. You recommend that I not use a savings account as my bill payment account because of these limits on transfers.

VERIFICATION OF TRANSACTIONS

All transactions affected by use of the ATMs, POS terminals, eChecks, Audio Teller, SchoolsOnline or other electronic means contemplated hereunder, which would otherwise require my actual signature or other authorization, will be valid and effective as if actually signed by me when accomplished by use of the eCheck(s), Card(s) and/or PIN(s) or as otherwise authorized under this Agreement and Disclosure.