

1. ELECTRONIC FUND TRANSFER SERVICES

The following services are offered:

a. Automated Teller Machine (ATM)

You may use your ATM or Debit Card and Personal Identification Number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, Plus, Star and CO-OP Networks and such other machines or facilities as the Credit Union may designate.

At the present time, you may use your ATM Card to:

- *Make deposits to your checking or savings account;*
- *Make cash withdrawals from your checking or savings account;*
- *Transfer funds between your savings, or checking account; or*
- *Verify your savings, or checking account balances.*

At the present time, you may use your Debit Card to:

- *Make deposits to your savings, money market or checking account;*
- *Make cash withdrawals from your savings, money market or checking account;*
- *Transfer funds between your savings, money market or checking account; or*
- *Verify your savings, money market or checking account balances.*

Some of these services may not be available at all ATMs.

If you use an ATM that is not owned and operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM Network used for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

If your ATM or Debit Card is ever captured by an ATM, contact the Credit Union for a replacement card.

b. Bill Pay

You may use your personal computer or mobile device to pay your bills from your Salal Credit Union checking account subject to the terms and conditions of the Salal Credit Union Online Banking Agreement. This agreement will be provided to you when you enroll for this service.

c. Debit Card

If you have a checking account with us, you may use your Debit Card to purchase goods and services from merchants, including merchants who have agreed to accept the Debit Card and PIN (Point-of-Sale transactions). Funds to cover your Debit Card purchases will be deducted from your checking account. You may not use your Debit Card for any illegal or unlawful transaction, and we may decline to process any transaction we believe may be illegal or unlawful.

Some merchants are authorized to accept Debit Cards without requiring you to enter your PIN and may instead require your signature (Signature-Based).

Purchases and cash advances made in foreign countries will be billed to you in U.S. dollars.

d. Electronic Check Transactions

You authorize us to honor any electronic check conversion transaction and represented check fee debit transactions you authorize (“electronic check transactions”). You agree your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any notice regarding the merchant’s right to process the transaction. Notice may include a sign posted by the merchant at the time and place of your transaction.

All terms governing EFT services will apply to electronic check transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Member Liability. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

e. Online Banking

You may use your personal computer or mobile device to access your accounts subject to the terms and conditions of the Salal Credit Union Online Banking Agreement. This agreement will be provided to you when you enroll for this service.

Transactions involving your deposit accounts, including stop payment requests on your checking account, will be subject to the terms of this Agreement and transactions involving a line of credit account will be subject to your Loan Agreement and Disclosures, as applicable.

f. Phone Access Line (Audio Response)

You may use our audio response Phone Access Line (PAL) service for your accounts, a separate four (4) digit PIN will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time, you may use PAL to access the following services:

- *Obtain account balances and history on deposits, withdrawals, dividends, checks paid check on your accounts;*
- *Obtain information about your loans, including credit cards;*
- *Transfer funds between your savings, money market or checking account;*
- *Withdraw funds from your accounts and request a check payable to you be mailed to your mailing address; and*
- *Request information on other Credit Union products and services.*

g. Pre-authorized Transfers

Upon instruction of (a) your employer or (b) the Treasury Department or (c) other financial institutions, the Credit Union will accept pre-authorized transfers to your account in the form of direct deposits of your paycheck or of federal recurring payments, such as Social Security. In addition, you may contract for pre-authorized transfers from your accounts in the form of direct withdrawals from your account to a particular person or company at least periodically.

2. STOP PAYMENTS ON PRE-AUTHORIZED TRANSFERS

If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling us at **206.298.9394** or **800.562.5515**, or write to us at **PO Box 19340, Seattle, WA 98109**, in time for us to receive your request three (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 and get it to us withing 14 days after you call. A fee will be assessed for each stop payment order as set forth in our Product and Fee Disclosure. If you order us to stop one of these payments three (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.

3. ACCESS CODE SECURITY

Any access code, such as a PIN or password, you select for an EFT service is for your security purposes and is confidential. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you fail to maintain the security of your access code and the Credit Union suffers a loss, we may terminate your use of EFT services and account services immediately, and you may be held liable for the loss.

4. LIMITS ON SERVICES

The following dollar amounts may apply in using certain EFT services as explained above and are limited by the available balance in your account at the time the transaction is attempted.

a. ATM Transactions

The maximum dollar amount you or any joint owner may withdraw from your account using an ATM Card is \$350 per day.

The maximum dollar amount you or any joint owner may withdraw from your account at an ATM using a Debit Card is \$500 per day. For Debit Cards linked to a Pathway Checking Account, the withdrawal limits is \$350 per day.

b. Debit Cards

The maximum combined amount you or any joint owner may purchase through a Point-of-Sale (POS) pin-based transaction is up to \$5,000 each day. For Debit Cards linked to a Pathway Checking Account, the POS transaction limit is \$3,500 per day.

The maximum combined amount you or any joint owner may purchase through a signature-based transaction is up to \$10,000 each day. For Debit Cards linked to a Pathway Checking Account, the signature-based transaction limit is \$3,500 per day.

This daily maximum includes a combination of debit card signature-based transactions from all your accounts per day.

c. Online Banking & Phone Access Line (Audio Response)

Withdrawals by ACH, transfers made using online banking or by telephone, overdraft protection transfers, electronic funds transfers to your other accounts with the Credit Union or to a third party from a savings or money market accounts are limited to a total of six (6) per calendar month. Transactions that exceed this limitation may be subject to a fee or be denied. Your savings or money market account may also be subject to conversion to a checking account or closed for repeated violation of this transaction limitation.

d. Account Security

The limits on services may change at any time. If we have reason to believe your ATM or Debit Card, or access code, such as a PIN has been compromised, we are not required to give prior notice if an immediate change in your account accessibility is necessary to maintain or restore the security of your account or use of applicable EFT services.

5. FEES

Fees for EFT services are as set forth in the Product and Fee Disclosure. From time to time, the fees may be changed. We will notify you of any changes as required by law. If you request

a transfer or check withdrawal from a loan or credit card, such transactions may be subject to charges under the terms and conditions of your applicable loan agreement.

The currency conversion rate for international transactions as established by Visa International, Inc. is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date and may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee as set forth In the Product and Fee Disclosure for any card transaction made in a foreign country.

6. RECEIPTS AND NOTICES

You will receive receipts and notices, according to the type of service you use, as a record of your EFT transaction.

a. Periodic Statements

You will receive a statement monthly unless there is no EFT activity in a particular month. In any case, we will send you a statement at least quarterly.

b. Direct Deposits

If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source, you can verify if your direct deposit has been credited to your account by calling 206.298.9394 or 800.562.5515, or through Online Banking (if you have signed up for that service).

c. Terminal Receipt

You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM or POS terminal; however, you may not receive a receipt if the amount of the transaction is \$15 or less.

7. REPORTING ERRORS OR QUESTIONS ON ACCOUNTS

In case of errors or questions about your EFT activity, telephone us at the phone number below or write us at the address provided below as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt.

- *Call **800.562.5515** or **206.298.9394**; or*
- *Write to us at: **P.O. Box 19340, Seattle, WA 98109***

We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- *Tell us your name and account number.*
- *Describe the error or 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 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,

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we will credit your account within 10 business days for the amount you think is in error, so you will 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IMPORTANT: If you have questions about a Bill Pay payment:

Please call 855.207.9100 instead of the telephone number listed previously, or submit a written request through Bill Pay in Online Banking.

8. DISPUTES WITH MERCHANTS CONCERNING GOODS AND SERVICES

Merchant disputes not covered by Regulation E would include things like merchandise ordered but not received, cancellation of a recurring subscription, receipt of defective or wrong merchandise, or a service requested and paid for but not received.

You agree to settle all merchant disputes, as defined above, involving your Debit Card with the merchant who honored the card. If you are unable to settle the dispute with the merchant, we will attempt to help resolve the dispute; however, we will only do so if you agree to send us a letter that includes your name and account number as well as the following:

- *Date of the disputed transaction;*
- *Amount of the disputed transaction;*
- *Merchant name and location; and*
- *Why you are disputing the transaction.*

In your letter you must also provide confirmation of your attempt(s) to contact the merchant and resolve the dispute.

Disputes of this nature are not afforded the same rights as unauthorized transfers or errors covered under Regulation E.

9. LIABILITY FOR COMPROMISED CARD OR ACCESS CODE

Tell us at once if you believe your ATM Card, Debit Card or your PIN or any other access code has been lost, stolen or learned by an unauthorized person. Also, tell us at once if you believe an EFT transaction has been made without your permission using information from your check. The best way to keep your possible losses down is to call us immediately.

If you tell us of an unauthorized EFT transaction or series of such transactions within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone accessed your account without your permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your ATM or Debit Card or code

and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows EFT transfers you did not make, including those made by ATM Card, Debit Card, access code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.

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

Remember, do not write your PIN on your card or carry the PIN with you. This reduces the possibility of someone using your card without your permission if it is lost or stolen.

10. VISA DEBIT CARD ZERO LIABILITY

The Visa Zero Liability Program (Program) may remove the \$50 cardholder liability as explained above. This program does not apply to ATM transactions or PIN transactions not processed by Visa. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited or rescinded by us as a Visa card issuer based on the following factors.

- *Your gross negligence or fraud;*
- *Your delay in reporting the unauthorized use to us;*
- *Our investigation and verification of your claim; and*
- *Your account standing and history.*

You must notify us immediately upon discovery of any unauthorized use and the transaction(s) must have posted to your checking account before any provisional credit is made.

Additional details about this Program may be obtained by visiting the following website:
http://usa.visa.com/merchants/risk_management/zero_liability.html

11. BUSINESS DAYS

Our business days are Monday through Friday. Saturdays, Sundays and holidays are not included.

12. LIABILITY FOR TRANSFERS

You are responsible for all transfers you authorize using your EFT services under this Agreement. If you permit other persons to use an EFT service, Card or access code, you are responsible for any transactions they authorize or conduct on any of your checking and savings accounts.

13. ACCOUNT INFORMATION DISCLOSURE

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

- *As necessary to complete transfers;*
- *To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;*
- *To comply with government agency or court orders; or*
- *If you give us your written permission.*

14. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSACTIONS

If we do not complete a transaction 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, if:

- *Through no fault of ours, you do not have enough money in your account to make the transfer.*
- *Your account is inactive or the transfer would go over the credit limit on your line of credit.*
- *You used the wrong access code or Card in an incorrect manner, or if you have not properly followed applicable computer or Credit Union user instructions for a transaction.*
- *The Card has expired or is damaged and cannot be used.*
- *The automated teller machine (ATM) where you are making the transaction does not have enough cash.*
- *The transaction cannot be completed because the ATM was not working properly due to circumstances beyond our control, such as fire, flood or power failure.*
- *The money in your account is subject to an administrative hold, legal process or other claim.*
- *You have not given the Credit Union complete, correct and current instructions so the Credit Union can process the transfer.*
- *The error was caused by a system or any of the designated ATM or POS networks, a telecommunications or Internet service provider or bill payment processor.*

There may be other exceptions as established by the Credit Union and if so, they will be stated in this Agreement.

15. TERMINATION OF EFT SERVICES

You agree we may terminate your EFT services, if you, or any authorized user of your accounts EFT services or access code breach this or any other agreement with us; or if we have reason to believe there has been an unauthorized use of your cards or access code.

You or any other party to your account can also terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

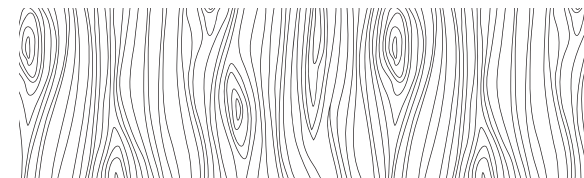
16. NOTICES

The Credit Union reserves the right to change the terms and conditions related to EFT services and will mail notice to you at least twenty-one (21) days before the effective date of any changes, as required by law. Use of EFT services is subject to existing regulations governing the Credit Union and your accounts and any future changes to those regulations.



ELECTRONIC FUNDS TRANSFER DISCLOSURE

EFFECTIVE JULY 11, 2016



EFT-7/2016