

ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS. IF YOU AGREE TO ITS TERMS, PLEASE CHECK THE "I ACCEPT" BOX AT THE END.

CONSENT TO RECEIVE DISCLOSURES ELECTRONICALLY

By checking the "I Agree" box below, I am confirming that: (1) my system meets the requirements set forth below; (2) I agree to receive Communications (as defined below) from you electronically; (3) I am able to access and print or store information presented at this website; and (4) I have downloaded or printed a copy of this Agreement for my records. In addition, by checking the "I Agree" box below, I agree that:

- a. Any notice, record, or other type of information that is provided to me in connection with my accounts and services, such as this Online Banking and Mobile Banking Agreement, change-in-terms notices, fee and transaction information, notices, check images, statements, and account information ("Communications"), may be provided to me electronically by posting the information for me to view at your web site, www.usccreditunion.org or by sending it to me by email.
- b. You will not be obligated to provide any Communication to me in paper form unless I specifically request to do so.
- c. I may obtain a copy of any Communication by contacting you at www.usccreditunion.org, or by calling you at (877) 670-5860 (See our [Schedule of Fees and Charges](#) for the related expense). I also can withdraw my consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. You may elect to terminate some or all of the Online and Mobile Banking Services if I choose to receive Communications in paper or non-electronic form.
- d. I agree to provide you with my current e-mail address for notices at the email address or phone number indicated in your records. If my e-mail address changes, I must provide you with my current e-mail address using the Online Banking Service.
- e. In order to use your Online Banking Service, I will need a working connection to the Internet. To protect transactions, you only accept logins originating from a browser that supports the highest level of encryption (128-bit). Encryption prevents transactions from being read by unauthorized parties over the Internet. I must use a browser that is SSL (secure socket layer) enabled, such as Microsoft Internet Explorer version 7.0 or greater, or Mozilla FireFox 3.0 or greater, or Apple Safari 4.0 or greater. If I have a question as to whether or not my browser is SSL enabled, I must contact the browser's manufacturer. I will also need either a printer connected to my computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). To download transaction information into Quicken or Microsoft Money, I will need the equipment and software required by their respective operating instructions. You do not provide ISP services. I must have my own Internet Service Provider.
- f. You may amend (add to, delete, or change) these terms by providing me with advance notice.

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 the Credit Union. My acceptance, retention, activation, or use of an ATM Card or Debit MasterCard®, or other electronic funds transaction hereunder constitutes an agreement between you and me as described below. This Disclosure and Agreement is given by you in compliance with the Electronic Funds Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 205, et seq.) to inform me of certain terms and conditions of the electronic funds transfer services I have requested.

At the present time, you participate in several types of services that may be accomplished by electronic transfer: preauthorized deposits of net paycheck, payroll deductions, preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments), preauthorized withdrawals for bill payments and other recurring payments, Automated Teller Machine (ATM) electronic fund transfer services at Credit Union owned (“Proprietary”) ATMs and on “Shared Network” ATMs such as the CO-OP Network, Star®, Cirrus®, and MasterCard®, and such other systems as may be added from time to time, Telephone Banking, Online Banking, Electronic Check Transactions, and Point of Sale (POS) Transactions. Disclosure information applicable to all electronic services offered by you is given below, with certain specific disclosure information for each service following in separate sections. I understand that the agreements, terms, conditions, rules, and regulations applicable to my savings account, money market account, checking account, MasterCard credit card, personal line of credit, 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.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure. Your business days are Monday through Friday, except holidays. Your business hours are 9 a.m. to 5 p.m. (PST) each business day. ATMs, POS terminals, the Telephone Banking System, and Online Banking are generally open, but not always accessible, 24 hours a day, 7 days a week. Online Banking 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 will disclose information to third parties about my account or transfers I make:

- (1) When it is necessary to complete an electronic transaction; or
- (2) In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with a government agency or Court order, or any legal process; or
- (4) If I give you written permission.

In Case of Errors or Questions About My Electronic Services Transactions.

Telephone you at: (877) 670-5860 or write you at:

USC Credit Union
P.O. Box 512718
Los Angeles, CA 90051-0718

or e-mail you at usccu@usccreditunion.org as soon as I can, if I think my statement or receipt is wrong or if I need more information about a transaction listed on the statement or receipt. You must hear from me 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 will require that I send you my complaint or question in writing within ten (10) business days.

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 credit my account within ten (10) business days for the amount I think is in error, so that I will have the 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 MasterCard Operating Rules and Regulations, I will receive provisional credit for Debit MasterCard® losses for unauthorized use within ten (10) business days after I have notified you of the loss.

For errors involving new accounts, point-of-sale, 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.

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. I may ask for copies of the documents that you used in your investigation.

Your Liability for Failure to Make or Complete Electronic Funds Transactions. If you do not properly complete an electronic funds transaction to 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 make a 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 have 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, POS terminal, Telephone Banking System, Online Banking, or other electronic services system 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 MasterCard®, or check(s) has been reported lost or stolen, or my Card has expired, is damaged so that the terminal cannot read the encoding strip, has not been activated, is inactive due to non-use, is retained by you at my request, or because my Card, Telephone Banking, or Online Banking PIN has been repeatedly entered incorrectly;
- (8) The transaction would exceed my line of credit limit or MasterCard credit card limit;
- (9) Your failure to complete the transaction is done to protect the security of my account and/or the electronic terminal system;
- (10) There may be other exceptions.

Charges for Electronic Funds Transaction Services. All charges associated with my electronic funds transactions are disclosed in your Rate and Fee Schedule, which accompanies this Disclosure and Agreement. A stop-payment placed on a preauthorized electronic payment is subject to a fee as disclosed in your Rate and Fee Schedule for each stop payment order I give. There may also be a charge assessed if I overdraw my checking account by the use of a Debit MasterCard®. If I request a copy of the documentation relative to an ATM or POS transaction (except if the documentation is for resolution of a billing error), a fee equal to your reasonable cost of reproduction will be charged. Any fees charged will be deducted from my savings account, money market account, or checking account.

Change in Terms. You may change the terms and charges for the services indicated in this

Electronic Services 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 transactions 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.

Disclosure of Delayed Funds Availability. You may place a hold for uncollected funds on an item I deposit. This could delay my ability to withdraw such funds. For further details, I will see your “Disclosure of Funds Availability Policy” or contact a Credit Union officer.

Termination of Electronic Funds Transaction Services. I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. You may terminate my right to make electronic funds transactions at any time upon written notice. If I ask you to terminate my account or the use of an ATM Card, or any other access device, I will remain liable for subsequent authorized transactions performed on my account.

Account Access: My account, the Card(s), or any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. I understand that I may not utilize my account, the Card(s), 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 or 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.

Relationship to Other Disclosures. The information in these Disclosures applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the account involved.

Governing Law. I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall 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 also agree to submit to the personal jurisdiction of the courts of the State of California.

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

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

If I have arranged to have pre authorized electronic deposits of my net paycheck (if available from my employer), payroll deductions, pension checks, or Federal Recurring Payments (for example, Social Security payments), the following applies to me.

Account Access. Preauthorized deposits may be made to my savings account(s) or checking account.

Notification of Preauthorized Deposits. If I have arranged with a third party (for example, 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 (877) 670-5860 and you will advise me whether or not the preauthorized deposit has been made or I may use your Telephone Banking System or Online Banking to find out whether the 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 electronic fund transaction service I have with you is preauthorized deposits, then you reserve the right to send me a quarterly statement only.

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 applies to me.

Account Access. Preauthorized payments may be made from my checking account only.

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.

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 person 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 any of the preauthorized payments or revoke a preauthorized payment authorization, I must call you at: (877) 670-5860 or write you at USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718 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 confirmation of my request in writing at the above address and get it to you within fourteen (14) days after I call. An oral request ceases to be binding after fourteen (14) days if I have not provided you with my required written confirmation of my request. You will charge me for each stop payment or revocation request I give pursuant to your current Rate and Fee Schedule. If I have given you a request to revoke this 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 to 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 transfer has occurred, I must follow the procedures outlined in the “General Disclosures Applicable to All Electronic Services” section for resolving errors. Please also refer to the section entitled “Additional Disclosures Applicable to ATM Electronic Funds Transactions, Point of Sale Transactions, Telephone Banking Transactions, Online Banking Transactions, and Electronic Check Transactions.”

ADDITIONAL DISCLOSURES APPLICABLE TO TELEPHONE BANKING

Telephone Banking is a telephone banking service which will allow me to perform monetary transactions and account balance inquiries without assistance from your staff. I will actually use the telephone key pad to make my selection(s). Before I can use Telephone Banking, I must select a Telephone Banking System PIN.

Types of Available Transactions. I may use my identification number (PIN) to:

- (1) Make transfers between my accounts;
- (2) Make inquiries regarding payroll deposits or other preauthorized deposits, account balances and loan payment data;
- (3) Make transfers to make loan payments;
- (4) Make withdrawals from my savings account(s) and money market account(s) (except from IRAs or from the principal of a certificate account) or checking account(s) or advances on my personal line of credit by Credit Union check issued in the name of the member appearing first on the Account Signature Card mailed to my address of record.
- (5) Place stop payment orders on checks I have written from my Credit Union checking account that have not cleared, subject to the fees state on our Rate and Fee Schedule. The Credit Union must be given adequate time to stop payment on any check. Under normal conditions, stop payment orders placed before 5:00 p.m. PST on a business day will be

effective that day. Stop payment orders placed after 5:00 p.m. PST will become effective the next business day.

(6) 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 by check through your Telephone Banking System are limited to the available balance in my account or in my line of credit account. I may transfer up to my available balance between accounts during any 24-hour period. Transfers and loan payments performed before 5:00 p.m. PST will be posted the same business day. Transfers and loan payments performed after 5:00 p.m. PST will be posted the next business day.

(2) For security reasons, in the event my Telephone Banking System PIN is lost or stolen, there may be restrictions on transactions I can make on the Telephone Banking System.

Telephone Banking System Personal Identification Number (PIN). I understand that I cannot use the Telephone Banking System without an identification number, which you refer to as a PIN, and that I will select my PIN at your office or over the phone with a Contact Center Representative. I am responsible for the safekeeping of my Telephone Banking System PIN provided by you and for all transactions made by use of the Telephone Banking System. I will notify you immediately and send written confirmation if my Telephone Banking System PIN is 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 if anyone not authorized by me has access to the PIN. In disclosing my Telephone Banking System PIN to anyone, however, I understand that I have given them access to my account via the Telephone Banking System and that I am responsible for any such transactions. I further understand that my Telephone Banking System PIN is not transferable and I will not disclose the Telephone Banking System PIN or permit any unauthorized use thereof.

ADDITIONAL DISCLOSURES APPLICABLE TO MOBILE BANKING

My enrollment in the Online Service may include access to some products and services through a mobile device (“Mobile Banking”). By using the Mobile Banking, I agree to the following terms. I agree that you may send information relative to Mobile Banking through my communication service provider in order to deliver them to me and that my communication service provider is acting as my agent in this capacity. I agree to provide a valid phone number, email address or other delivery location so that you may send me certain information about my applicable account or otherwise related to the Mobile Banking.

Additionally, I agree to indemnify, defend and hold you harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys’ fees) arising from my provision of a phone number, email address, or other delivery location that is not my own or my

violation of applicable federal, state or local law, regulation or ordinance. My obligation under this paragraph shall survive termination of the Agreement.

The Mobile Banking are provided for my convenience and do not replace my monthly account statement(s), which are the official record of my accounts. I understand and agree these services may not be encrypted and may include personal or confidential information about me such as my account activity or status. Delivery and receipt of information, including instructions for payment, transfer and other money transactions, through the Mobile Banking may be delayed or impacted by factor(s) pertaining to my Internet Service Provider(s), phone carriers, other parties, or because of other reasons outside of your control. You will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, information and instructions sent through the Mobile Banking. Additionally, not all of the products, services or functionality described on the Site(s) and the Agreement are available when I use a mobile device. You reserve the right to determine my eligibility for any product, service, or functionality. Information available via the Mobile Banking, including balance, transfer and payment information may differ from the information that is available directly through the Online Service and Site(s) without the use of a mobile device. Information available directly through the Online Service and Site(s) without the use of a mobile device may not be available via the Mobile Banking, may be described using different terminology (including capitalized terms used in the Agreement or on our Site(s)), or may be more current than the information available via the Mobile Banking, including but not limited to account balance information. The method of entering instructions via the Mobile Banking may also differ from the method of entering instructions directly through the Online Service without the use of a mobile device. Processing of payment and transfer instructions may take longer through the Mobile Banking. We are not responsible for such differences, whether or not attributable to my use of the Mobile Banking. Additionally, I agree that neither you nor my service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon. I am responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by my communications service provider. You are not responsible for any damages resulting from my failure to comply with any terms and conditions provided by my communication service provider or any app store.

Alerts and Mobile Text Services

My enrollment in the Online Service includes access to mobile text messaging related services (collectively, "Text Services") and Alerts. By receiving or otherwise using these services, I agree to the following terms for these services. I agree that you may send messages through my communication service provider in order to deliver them to me and that my communication services provider is acting as my agent in this capacity. You may use a telephone number, email address or other delivery location you have in our records for me or other such contact information as I may provide to you for these services so that you may send me certain information about my applicable account. Additionally, I agree to indemnify, defend and hold you harmless from and against any and all claims, losses, liability, cost and expenses including reasonable attorneys' fees) arising from your provision of a phone number, email address, or other delivery location that is not my own or my violation of applicable federal, state or local

law, regulation or ordinance. My obligation under this paragraph shall survive termination of the Agreement. The Alerts and Text Services are provided for my convenience and do not replace my monthly account statement(s), which are the official record of your accounts. I understand and agree these services may not be encrypted and may include personal or confidential information about me such as my account activity or the status of my account. For phone Alerts, information may be delivered to voicemail or answering machines if nobody answers the phone. Messages may be delayed or impacted by factor(s) pertaining to my Internet Service Provider(s), phone carriers, or other parties. You will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the messages sent through the Alerts and Text Services. The Text Services are only available to members who have an eligible account with us. While I have to have an eligible account to use the service, once it is activated, if I have other types of accounts with you, I may have access to those other accounts as well. There is no service fee for the Alerts and Text Services but I am responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by my communications service provider. **Message and data rates may apply. Such charges include those from my communications service provider.** Message frequency depends on user preferences. **I may cancel the service contacting you at (877) 670-5860 or write you at:**

**USC Credit Union
P.O. Box 512718
Los Angeles, CA 90051-0718**

or e-mail you at usccu@usccreditunion.org.

Mobile Banking Deposit Limits

You may establish limits on Mobile Deposit dollar amount and/or number of items or deposits from time to time. If I attempt to initiate a deposit in excess of these limits, you may reject my deposits. If you permit me to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. The current daily and monthly limit is displayed on the mobile device.

ADDITIONAL DISCLOSURES APPLICABLE TO ONLINE BANKING AND BILL PAYMENT SERVICES

Online Banking is your computer banking service that allows access to my accounts without assistance from your staff by using the Credit Union website and my own selected Online Banking password and access code. If I use Online Banking, the following terms and conditions apply to me in addition to the terms and conditions set forth in your separate Online Banking Agreement.

Minimum System Requirements. In order to conduct transactions through the Service with you, the following computer system requirements must be satisfied:

To protect transactions, you only accept logins originating from a browser that supports the

highest level of encryption (128-bit). Encryption prevents transactions from being read by unauthorized parties over the Internet. I must use a browser that is SSL (secure socket layer) enabled, such as Microsoft Internet Explorer version 7.0 or greater, or Mozilla FireFox 3.0 or greater, or Apple Safari 4.0 or greater. If I have a question as to whether or not my browser is SSL enabled, contact the browser's manufacturer. I will also need either a printer connected to my computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). To download transaction information into Quicken or Microsoft Money, I will need the equipment and software required by their respective operating instructions. You do not provide ISP services. I must have my own Internet service provider.

I UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF MY PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Account Access. Online Banking is available for my savings accounts and money market accounts (with the exception of IRA accounts), checking accounts, and personal line of credit accounts and loan account(s) (with the exception of credit cards) using my password and access code specific to this service.

Types of Available Transactions. I may use my Online Banking password and access code to:

- (1) Make inquiries regarding payroll deposits or other pre-authorized deposits, account balances, and loan payments.
- (2) Transfer of funds among and between my accounts.
- (3) Make transfers to other members' accounts with prior written authorization.
- (4) Make withdrawals from my savings and money market account(s) (except from IRAs or from the principal of a certificate account) or checking account(s) or advances on my personal line of credit made by Credit Union check issued in the name of the member appearing first on the Account Signature Card mailed to my address of record.
- (5) Make loan payments by transfers from my savings account, checking account, or money market account.

(6) View account history or download account history.

(7) Utilize the Bill Payment service from my designated checking account (requires a separate Bill Payment Services Registration Form).

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) All withdrawals and transfers from a savings account, money market account, or checking account is limited to the extent of clear funds available in the account.

(2) Transfers between my accounts at the Credit Union are limited to (a) a maximum dollar amount of \$10,000 or (b) the amount of clear funds in the account from which the transfer is to be made or my line of credit account, whichever is less.

(3) Transfers from one of my accounts to another member's account at the Credit Union are limited to a maximum dollar amount of \$10,000 or the amount of clear funds in the account from which the transfer is to be made, whichever is less.

(4) All loan advances are limited to the amount available from the personal line of credit.

(5) Bill Payments and interbank transfers are limited in terms of the maximum dollar amount to \$10,000 per payment or transfer.

(6) There is no charge for Online Banking.

Authorization. I authorize you to charge my designated checking account(s) for any transactions accomplished through the use of the Bill Payment service, including the amount of any recurring payment that I make, and all charges as shown in the Rate and Fee Schedule associated with the Bill Payment service. I authorize you to transfer funds electronically between my designated checking account(s) according to my instructions initiated through Online Banking.

Eligibility. I understand that in order to use Online Banking, I must have an account in good standing and have a password and access code with you.

Online Banking Password and Access Code. I understand that I cannot use Online Banking without a password and an access code. I AGREE THAT THE USE OF THE PASSWORD AND ACCESS CODE CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.

I am responsible for the safekeeping of my password and access code and for all transactions made by use of Online Banking. I will notify you immediately by phone and send written confirmation if my password or access code is disclosed to anyone other than the joint owner of my account. If I disclose my password or access code to anyone (including, without limitation, an account aggregate service provider), however, I understand and agree that I have given them

access to my account via Online Banking and I am responsible for any such transaction. I understand and agree that I must change my password and access code immediately to prevent transactions on my account if anyone not authorized by me has access to my password or access code. I further understand and agree that my password and access code are not transferable and I will not disclose them or permit any unauthorized use thereof.

You recommend that I change my password and access code regularly and that my passwords contain between six (6) to twenty (20) alpha or numeric characters and that I do not use passwords or access codes that could be easily guessed, such as my birthdate, last name, or other information that may be publicly available.

You will never contact me and ask me to provide my passwords or access codes. If I am contacted by anyone claiming to be a representative of the Credit Union who asks me to provide any password or access code, I understand that I should not provide my password or access code and I will contact you at the number below immediately to report the incident.

You recommend that I purchase and utilize anti-malware software as a defense against keyloggers and certain forms of attacks by unauthorized third parties seeking access to or control over my account. Anti-malware is a term that is commonly used to describe various software products that may also be referred to as anti-virus or anti-spyware. Anti-malware software is used to attempt to prevent, detect, block, and remove adware, spyware, and other forms of malware such as keyloggers.

Number to Call to Report Suspicious Activity. If I notice any suspicious account activity or if I believe that my password or access code may have been lost or stolen, or that someone has transferred or may transfer money from my account without my permission, or if I suspect any fraudulent activity on my account, I will notify you immediately by calling (877) 670-5860. I may also notify you in writing at USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718.

If I voluntarily subscribe to a third party account aggregation service where my selected Credit Union deposit and loan account(s) as well as my accounts at other financial/investment institutions may be accessed on a web-site, I may be requested to give my Credit Union password and access code to the aggregate service provider. I understand that by doing so, I am providing the aggregate service provider access to my account(s) at the Credit Union.

Joint Accounts. If I utilize the Service to access my Accounts which are jointly owned, transactions performed on any such account by electronic means where my password and access code is utilized shall be considered authorized by me.

Fees Associated With Bill Payment. All applicable fees will be charged as set forth in the Rate and Fee Schedule.

Bill Payment Services Agreement. In addition to the Online Banking terms and conditions above and the terms and conditions of your separate Online Banking Agreement, the following additional terms and conditions apply to Bill Payment Services.

To use Bill Payment Services, I must complete the Bill Payment Registration Form. Upon your approval, you will forward the necessary information to the Bill Payment Service Provider, who will send me a confirmatory email that my Bill Payment Application has been approved, thus allowing me to use the Services. All payments made through Bill Payment Service will be deducted from my designated checking account. Any payee I wish to pay through the Bill Payment Service must be payable in U.S. Dollars. Each payee must appear on the payee list I create with you and the account I am paying must be in my name.

Transactions Available Through Online Bill Payment. I may use Online Bill Payment to perform the following transactions:

- (1) Add/Edit Payees: "Payee" refers to the entity to which I pay bills. The payee may be a company, organization, or individual. The Add/Edit Payee feature allows me to add payees to, delete payees from, or edit payee information on my personal list of payees.
- (2) Make non-recurring payments from my checking account or money market account. This feature allows me to schedule one-time payments to payees and to specify the amount of the payment and the processing date.
- (3) Make recurring payments from my checking Account or money market account. This feature allows me to schedule recurring payments to payees.
- (4) View History to see payments made over a specified time period.
- (5) Use Bill Payment.

Limitations on Transactions. The following are limitations on the use of our Online Bill Payment Service:

- (1) The maximum transaction amount per check is \$10,000.00.
- (2) Bill payments can only be made from my USC Credit Union checking account.
- (3) Payments cannot be made for tax payments, court-ordered payments, or payments to payees outside the United States.
- (4) I cannot stop a payment if the payment has already been processed.
- (5) I cannot schedule payments for payment on a non-business day.
- (6) The minimum transaction amount per check/electronic payment is \$0.01.

IMPORTANT: I must allow sufficient time for the payee to receive and process the payment before the payment due date (the due date shown on my invoice or provided in my agreement with payee, not taking into account any grace period provided by payee). If I do not allow

sufficient time, I will assume full responsibility for all late charges, finance charges, or other actions taken by payee.

Payments are made to payees either electronically via the Automated Clearing House (ACH) or by check or laser draft. The method of payment used depends, in part, upon the processing method that can be accommodated by the payee or by our Bill Payment Provider. Electronic payments may take up to five (5) business days to process. If the payee does not accept electronic bill payment, the payment will be sent in check form and may take up to ten (10) business days to process. The Credit Union is not liable for any service or late charges levied against me. I may make arrangements to pay certain recurring bills from my designated checking account.

Liability. The Bill Payment Service Provider is responsible only for exercising ordinary care in making payments upon my authorization and for mailing or sending a payment to the designated merchant in accordance with this Agreement. The Credit Union and the Bill Payment Service Provider are not liable for any damages I incur if I do not have sufficient funds in my designated checking account to make the payment on the processing date, if the estimated time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to credit the account correctly for the payment in a timely manner, or for any other circumstances beyond the control of the Credit Union or the Bill Payment Service Provider.

Insufficient Funds. You will overdraw from my Regular Share Account or personal line of credit account according to the instructions I have given you if there are not sufficient funds in the designated checking account.

A written notice will be sent to me of transactions you are unable to process because of insufficient available funds. In all cases, I am responsible for either making alternate arrangements for the payment or rescheduling the payment through the Bill Payment Service. Insufficient available funds will prevent you from making more payments until resolved. I authorize you, and any third-party acting on your behalf, to choose the most effective method to process my payments. I will receive a transaction confirmation number for each properly instructed payment. Unless I receive a confirmation number, you shall not be liable for any failure to make a payment.

Payments. You may charge my designated checking account on the day that a check or other transaction is presented to you directly or electronically for payment. The Credit Union reserves the right to refuse to make any payments, but you will notify me of any such refusal within three (3) business days following receipt of my process date.

Stop Payments. Under some circumstances, I may stop or modify some authorized payments. Payments designated as “today” transactions cannot be stopped, canceled, or changed once my Bill Payment session is terminated.

In order to request a stop payment or change a Bill Payment transaction, contact our Bill Payment Provider, Online Resources at (877) 409-0277 before 5:00 p.m. (PST) the day the bill is scheduled for payment. If a bill has already been processed by our Bill Payment Provider, it may

still be stopped if it has not yet been presented for payment and if it is not an electronic payment type. To do this, notify the Credit Union no later than one (1) day after the bill payment has been processed by calling (877) 670-5860.

I will be responsible for all payment instructions made prior to termination and for all other applicable charges and fees. I will cancel all outstanding payment orders with the payee(s) before notifying you to terminate this service feature.

Changes to this Agreement. This Agreement, any user's manual, and the applicable fees and charges may be amended by you in the future. In the event of amendment, you shall send notice to me either by mail to my last known address or transmit such notice of the amendment through the Online Banking Service. My use of the Bill Payment Service feature following the receipt of such notice constitutes acceptance of such amendment.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS

If I requested that you issue me an ATM Card or Debit MasterCard® to be used to transact business at any of your proprietary ATMs or any ATM displaying the Star® or PLUS® Logo and belonging to the CO-OP® Shared Network System of ATMs or activated a MasterCard Credit Card to obtain advances at ATMs bearing the MasterCard® logo, then the information below applies to me. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN) that you will provide me.

Types of Available Transactions and Limits on Transactions. Types of currently available transactions are listed below. Transaction types and services may be limited on certain ATMs on the systems which are not owned by you (non-proprietary 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."

Account Access. The ATM services which you make available to me are:

- (1) Deposits to my savings account(s), money market account(s), and checking account(s) at your proprietary ATM(s) and designated CO-OP Network ATMs only;
- (2) Withdrawals from my savings account(s), money market account(s), and checking account at your proprietary ATM(s) or Star®, PLUS®, or CO-OP® ATMs;
- (3) Transfers from my savings account(s) and money market account(s) to my checking account within the same account number at your proprietary ATM(s) (and some shared network ATMs);
- (4) Loan payments made by cash, check, or by transfer of funds from my savings account(s), money market account(s), or checking account(s) at your proprietary ATM(s) (and some shared network ATMs);

(5) Advances on my line of credit account at your proprietary ATM(s) only;

(6) Advances on my MasterCard line up to my available credit limit using a MasterCard credit card at ATMs displaying the MasterCard® logo.

(7) Balance inquiries at your proprietary ATM(s) and at CO-OP® Network ATMs;

(8) You may offer additional services in the future and, if so, I will be notified of them. Unless otherwise noted, the above services are generally available at ATMs on the Star®, PLUS®, and CO-OP® Shared Network Systems. Services, however, may be restricted on certain ATMs on the systems which are not owned by you. In such case, an attempted transaction may be refused by the Shared Network ATMs.

ATM Fees. 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 I may be charged a fee for a balance inquiry even if I do not complete a fund transfer).

Limitations on Frequency and Dollar Amount of Transactions.

(1) Withdrawals from most ATMs are limited to a maximum of \$300 in any 24-hour period. There are no limits on the number or amount of daily Point of Sale (POS) transactions I may make, provided that my account balance is sufficient to cover the transaction or I have opted-in to the Credit Union's Courtesy Pay Program authorizing the Credit Union to overdraw my account for one-time ATM card POS transactions. Note, however, that 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, in your sole discretion.

(2) Minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access. For example, the minimum withdrawal and increment amount at Shared Network machines is generally \$20.00.

(3) For security reasons, in the event my ATM Card, Debit MasterCard®, or MasterCard Credit Card or the PIN is lost or stolen, there may be restrictions on transactions I can make on the ATM System.

Overdraft to Line of Credit. I understand that if I have an overdraft line of credit in conjunction with my checking account, then I may use that line of credit to fund any overdraft on my checking account, including overdrafts caused by ATM or POS terminal access. I understand that I may not otherwise use my ATM Card(s) or Debit MasterCard® to overdraw my savings account or checking account, or my line of credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft as follows:

(1) Overdrawn Share Account: You will withdraw funds from my checking account or make a cash advance from my line of credit account, if any, or make a withdrawal from other

accounts on which I am a joint owner.

(2) Overdrawn Checking Account: You will make a cash advance from my line of credit account, if any, or withdraw funds from my savings account or make a withdrawal from other accounts on which I am a joint owner.

(3) Overdrawn Line of Credit: You will withdraw funds from my savings account, money market account, or checking account, or other accounts on which I am a joint owner. Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s).

My ATM Card and/or Debit MasterCard®. Both an ATM Card and/or Debit MasterCard® and a Personal Identification Number (PIN) will be used each time I use an ATM. The following conditions must be observed for both the privacy and protection of my account and the system:

(1) I MUST KEEP MY CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;

(2) I MUST NOT TELL ANY UNAUTHORIZED PERSON MY PIN OR WRITE MY PIN ON MY CARD OR OTHERWISE MAKE IT AVAILABLE TO ANYONE ELSE;

(3) I MUST TELL YOU IMMEDIATELY OF ANY LOSS OR THEFT OF MY CARD AND/OR PIN.

(4) IF I AUTHORIZE YOU TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, I AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH 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. IF I GIVE MY CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY ME.

Safety at the ATM. I understand that I should use caution at all times when using an ATM or POS terminal. Some precautions I can take are: 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; lock my vehicle when I leave it; have my Card in my hand as I approach the machine; avoid reaching in my wallet or purse in front of the machine; avoid counting my cash at the machine; lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up machine. 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 incident to the police as soon as possible.

Personal Identification Number. I agree to memorize my PIN and will not write it on the Card(s). If I forget the number, I may contact you and you will issue a duplicate at the charge set

forth in your current Rate and Fee Schedule.

Ownership of an ATM Card or Debit MasterCard®. The Card(s) 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 my account is overdrawn, if you are aware that I have violated any term of this Disclosure and Agreement, whether or not you suffer a loss, or where necessary to maintain or restore the security of my account(s) or the ATM or POS system. You also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

Making Electronic Fund Transactions. I agree to follow the instructions posted or otherwise given by you or any ATM Network or POS terminal concerning use of the machines.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS OR DEBIT MASTERCARDS WHEN USED FOR POINT OF SALE TRANSACTIONS

Types of Available Transactions and Limits on Transactions. By use of my ATM Card or Debit MasterCard®, I authorize you to make withdrawals from my checking account for cash advances and/or purchases.

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(s) and/or pay for purchases from merchants, financial institutions, and others who honor the Card(s).

I understand that some participating merchants (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. You may place a hold against my checking account for the anticipated amount. The hold may remain in effect from the time the notice is received by you up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from my checking account.

Limitations on Frequency and Dollar Amounts of Transactions. I may make cash advances and purchases only to the extent that I have available funds in my checking account plus available funds in my designated overdraft sources. Purchase transactions with a Debit MasterCard® are limited to \$500 each 24 hours for transactions in which I provide my PIN and \$2,500 each 24 hours for transactions in which I sign a credit slip, provided that my account balance is sufficient to cover the transaction or I have opted-in to the Credit Union's Courtesy Pay Program authorizing the Credit Union to overdraw my account for one-time debit card POS transactions. For security reasons, there may be limits on the number of these transactions that may be authorized.

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

Foreign Transactions (Debit MasterCard®). 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 MasterCard operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, plus a Foreign Transactions Fee of one percent (1.00%) of the transaction. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the account. 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. Purchases, cash advances, and credits in U.S. dollars made outside the United States may be charged a Multiple Currency Fee of point eight percent (0.8%) of the transaction.

ADDITIONAL DISCLOSURES APPLICABLE TO CREDIT UNION SERVICE CENTERS

I may use the network of Credit Union Service Centers (CUSC) throughout the United States to perform the following transactions:

Types of Available Transactions:

- (1) Make deposits and withdrawals from my accounts.
- (2) Make loan payments or obtain advances on my line of credit account.
- (3) Make balance inquiries.
- (4) Obtain statement printouts.
- (5) Purchase traveler's checks.
- (6) Purchase money orders.
- (7) Obtain MasterCard cash advances.
- (8) Transfer funds within your accounts at the Credit Union.

Limitations on Transactions. I must have my account number and proper identification. The maximum cash withdrawal is \$500 per day. Funds deposited at Credit Union Service Centers may not be available for immediate withdrawal. I will see your "Delayed Funds Availability Policy" for further information. Check holds cannot be removed by a Credit Union Service Center.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC 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 or by telephone to capture the routing, account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction"), the following applies to me:

Types of Available Transactions. I may authorize a merchant or other payee to make a onetime Electronic Check Transaction from my checking account using information from my check to (1) pay for purchases or (2) 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; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; whether the check is retained by the consumer, the merchant, other payee, or the payee's financial institution; or I have provided the merchant or payee with the routing, account, and serial numbers by telephone to make a payment or a purchase.

Account Access. Electronic Check Transactions may be made from my checking account only.

Limitations on Dollar Amounts of Transactions. I may make Electronic Check Transactions only to the extent that I have available clear funds in my checking accounts plus available funds in my designated overdraft sources.

Overdraft to Line of Credit. I understand that if I have an overdraft line of credit account in conjunction with my checking account, then I may use that line of credit to fund any overdraft on my checking account, including overdrafts caused by any Electronic Check Transactions. I understand that I may not otherwise initiate an Electronic Check Transaction to overdraw my checking account or my line of credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft on my checking account by making a cash advance from my line of credit account, if any, or withdraw funds from my savings account(s) or money market account(s) or make a withdrawal from other accounts on which I am a joint owner.

Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s).

Remotely-Created Checks. If the Electronic Check 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. For purposes of this Agreement, 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.

**ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS
TRANSACTIONS, POINT OF SALE TRANSACTIONS, TELEPHONE BANKING
TRANSACTIONS, ONLINE BANKING TRANSACTIONS, AND ELECTRONIC
CHECK TRANSACTIONS**

Right to Receive Documentation of Transactions.

(1) **Transaction Receipt.** I will receive a receipt at the time I make any transfer to or from my Account using one of the ATMs or when I make a purchase using a POS terminal. I should retain this receipt to compare with my statement from you.

(2) **Periodic Statement.** I will receive a monthly statement (unless there are no transfers in a particular month), for the account(s) which I have accessed using an Electronic Check Transaction, the ATMs, POS terminals, Telephone Banking, or Online Banking, which will show the calendar date that I initiated the transfer, the type of transfer and the type of account(s) accessed by the transfer, and the amount of transfers occurring in that statement period. I will get a statement at least quarterly.

(3) **Online Banking Transaction.** I may print a record of any individual transaction conducted through the Service at any time after the transaction is completed. I may also subsequently 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 Rate and Fee Schedule.

My Liability for Unauthorized Transactions and Advisability of Prompt Reporting. I must tell you AT ONCE if I believe my checks, ATM Card, Debit MasterCard®, MasterCard Credit Card, or my Telephone Banking, Online Banking, ATM Card, Debit MasterCard®, or MasterCard Credit Card PIN (collectively “check(s), Card(s) and/or PIN(s)”) has been lost or stolen or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. A written notification to you should follow my telephone call. 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 been lost or stolen, and I tell you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50.00 if someone used my check(s) (in an Electronic Check Transaction), my Card(s), and/or PIN(s) without my permission.

If I do NOT tell 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 Electronic Check Transaction, and/or my Card(s) and/or PIN(s) without my permission if I had told you, I could lose as much as \$500.00.

My liability for unauthorized use of my Debit MasterCard® card when it is used for a merchant debit transaction will not exceed (a) \$0 if the conditions set forth below have been met, or (b) if these conditions have not been met, the lesser of \$50 or the amount of the unauthorized use before notification to you. Zero liability will apply only if: (a) I report the loss or theft of my Card within 24 hours of discovering it lost or stolen; (b) I can demonstrate that I have executed reasonable care in safeguarding my card from risk of loss or theft; (c) I have not reported two or more instances of unauthorized use to you within the preceding 12 months; and (d) my account is in good standing. “Unauthorized use” means the use of my Debit MasterCard® card by a person, other than me, who does not have actual, implied, or apparent authority for such use, and from which use I receive no benefit.

This does not apply to commercial Debit MasterCards®, ATM transactions using a PIN, or non-MasterCard PIN-Debit Network Transactions.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN, or other means, I must tell you at once. If I do NOT tell you within sixty (60) days after the statement was mailed to me, I may not get back any money I lost after the sixty (60) days if you can prove that you could have stopped someone from taking the money if I had told you in time. If I can document a good reason (such as a long trip or hospital stay) kept me from telling you, you will extend the time period.

Telephone Number and Address to be Notified in Event of an Unauthorized Transaction.

If I believe my Card(s), PIN(s), or check(s) has 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: (877) 670-5860 or write you at USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718.

I should also call the number or write to the address listed above if I believe a transfer has been made using the information from my check without my permission.

Regulation “D” Restrictions on Electronic Funds Transfers. Any combination of preauthorized, automatic, or telephone withdrawals or transfers from Savings Accounts and Money Market Accounts are limited to no more than six (6) transfers in each statement period.

However, I may make an unlimited number of withdrawals from or transfers among my own savings accounts or money market accounts by mail, messenger, or in person at the Credit Union or at an ATM. I may also make an unlimited number of withdrawals from my savings accounts or money market accounts through the Credit Union’s Telephone Banking System, Online Banking System, or by telephone if I request that you send me a check. Transfers or withdrawals in excess of the above limitations will not be honored.

Verification. All transactions affected by use of the ATMs, POS terminals, Electronic Check Transaction, Telephone Banking, Online Banking, or other electronic transaction contemplated hereunder which would otherwise require my “wet” signature, or other authorization, shall be valid and effective as if “wet” signed by me when accomplished by use of an Electronic Check

Transaction, Card(s), and/or PIN(s) or as otherwise authorized under this Agreement. Deposits at an ATM are subject to verification by you and may only be credited or withdrawn in accordance with your "Delayed Funds Availability Policy." Transactions accomplished after the close of normal business each day shall be deemed to have occurred on your next business day. You are not responsible for delays in a deposit due to improper identification on the deposit envelope or improper keying of my transaction. Information accompanying a deposit should include my name, your name, my member number, and where I want my deposit to go. If I make a deposit to my checking account with you, the checking account deposit slip should be included.