

Account Number _____

Member Name _____

Email Address _____

Mother's Maiden Name _____

ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT

This Disclosure is provided to members according to the provisions of the Federal Electronic Funds Transfer Act. As used in this Disclosure, the words "we", "us", "DCCU" or "Credit Union" refer to the DuPont Community Credit Union; the words "I", "you" and "your" refer to the member. This Disclosure applies to all types of electronic funds transfer services provided by DuPont Community Credit Union. Please read this Disclosure in its entirety since it contains disclosures that affect you. You may want to save this document for future reference.

All electronic funds transfer services provided by DuPont Community Credit Union in relation to its accounts, as defined in the Electronic Funds Transfer Act, are subject to the following terms and conditions. Your use of our electronic funds transfer services, by means of Internet account access, constitutes your agreement to be bound by these terms and conditions.

Equipment and Technical Requirements.

I understand that to use DCCU Home Banking, I must have Internet access through an Internet provider and Internet browser software. 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, DCCU Home Banking, or any related software used in the installation, use or maintenance of your personal computer hardware, software or other equipment.

Types of Services/Transfers Available.

With access to the Internet and your authentication information, you may perform the following transactions at any time:

- a. Balance inquiries
- b. Transfers between savings and share draft (checking) accounts
- c. Transfers to make a loan payment
- d. Advances on Line of Credit
- e. Withdrawal by check (payable to primary member)
- f. Obtain rate quotations and other information on your accounts and loans
- g. Review your account history

I may designate accounts at the Credit Union between which I may transfer funds electronically through Internet account access. All these accounts must be in my name. I may designate accounts at the Credit Union in which to transfer funds, not in my name, provided all account owners (jointly held or otherwise) execute an agreement with the Credit Union acknowledging the processing of intra Credit Union transfers. Intra Credit Union transfer agreements can be obtained by contacting the Credit Union.

I understand that under Federal Reserve Board Regulation D, I am permitted to make no more than (6) transfers or withdrawals from a savings suffix per month using DCCU Audio Response (ART) and/or DCCU Home Banking. (Transfer or withdrawals from checking are not REG D transactions). I understand that DuPont Community Credit Union complies with Regulation D.

Limitations on Electronic Funds Transfers. I understand that the limit on the amount I may transfer is the available balance in my account. I authorize the Credit Union to transfer funds electronically between my designated account(s) according to my instruction initiated through DCCU Home Banking.

Member Liability Disclosures. Tell us at once if you believe your user ID and/or password have been lost or stolen. Telephoning is the best way to keep your possible losses down. If you fail to notify us promptly you could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your password without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft, and we can prove we could have stopped someone from using your user ID and password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions that you did not make, tell us at once. If you do not notify us within 60 days after the statement was mailed or notice of statement availability was transmitted to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from notifying us, we will extend the time periods.

If you believe that your user ID and/or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or notify us in writing:

DuPont Community Credit Union
P.O. Box 1365; Waynesboro, VA 22980
Telephone (540) 946-3200 or toll free 1-800-245-8085

NOTE: Knowledge of your user ID and password will allow access to your accounts to unauthorized persons. Memorize this information. If necessary, keep it in a completely separate place for your protection.

Business Days. DuPont Community Credit Union can be reached during normal business hours, Monday through Friday. Holidays are not included.

Documentation of Transfers. You will receive a confirmation screen with reference information after every transfer you make. Your monthly statement will show all electronic funds transfers. DCCU Home Banking transfers are coded as "personal credit union" transactions. Any documentation provided to you that indicates that an Electronic Funds transfer has been made shall be admissible as evidence and proof that such a transfer was made.

Credit Union Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages that you prove are directly caused by our action or failure to act. However, there are some exceptions to our liability. We will NOT be liable, for instance:

- a. if through no fault of ours, you do not have enough in your account to make the transfer,
- b. if the transfer would go over the available credit limit on your account or other available preauthorized line of credit,
- c. if we are legally restricted from transferring funds to or from your account,
- d. if circumstances beyond our control, such as fire or flood, prevent the transfer despite reasonable precaution that we have taken,
- e. if you did not give DCCU Home Banking complete and correct information needed to complete the transaction.

There may be other exceptions.

Account Information Disclosure. We will not disclose information about your account or DCCU Home Banking transfers to others without your written permission except to complete transactions, to verify the existence and the standing of the account upon proper written request, or to comply with a governmental agency or court order, etc.

Error Resolution Procedures.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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as soon as you can if you think your statement or record of an electronic funds transfer is wrong or if you need more information about a transfer listed on the statement or record issued to you. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. When you call or write to us in this regard, you should:

- a. Tell us your name, account number, and telephone number.
- b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error and the date of the transaction as shown on your statement.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct an error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this we will provisionally re-credit your account within 10 business days for the amount you think is in error so that 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 re-credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Amendments. We may amend all terms and conditions at any time, but will give you notice 21 days before the amendment becomes effective if the amendment will result in increased charges or liability to you, changes in the types of available electronic fund transfers, or limitation of the transfers you may make. Such notice will be mailed to you at the last address of record on our files. If, however, an immediate change in terms and conditions is necessary for security reasons, we may amend these terms and conditions without prior notice.

We reserve the right to levy service fees in accordance with fee schedules adopted by the Credit Union from time to time. If other terms and conditions set by us are in conflict with the disclosure, this disclosure statement will prevail.

Members Signature

(Main Share Primary/Joint)

Date

Teller #

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