

xceed financial federal credit union



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All Accounts

"I," "me," "mine," "my," "myself," "we," "us," and "our" mean each and all of those (whether one or more persons) who sign the applicable Membership Application/Signature Card. The words "you," "your," and "yours" mean Xceed Financial Federal Credit Union.

I understand that by accepting, retaining, using or allowing others to use ATM Card/Visa® Check Card or any other electronic services offered by you, I am agreeing to be bound by the terms and conditions of this Electronic Services Agreement and Disclosure ("Agreement and Disclosure").

This Agreement and Disclosure is given by you in compliance with the Electronic Funds Transfer Act (15 USC 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 electronically: preauthorized deposits of net paychecks, pension checks and federal recurring payments (for example, Social Security payments), certain preauthorized payments from my account (for example, insurance premiums), certain preauthorized transfers, certain point-of-sale (POS)

use of the money during the time it takes you to conclude your

Change in Terms: You may change the terms and charges for the services indicated in this Agreement and Disclosure and may amend this Agreement and Disclosure from time to time. 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.

Termination of Electronic Services:

Verification: All transactions affected by use of services

(parent or guardian) or authorized signer on the account and written permission from the joint owner or authorized signer has been provided to you.

Card Issuance: Notwithstanding any provision to the contrary herein, I may only request you to issue one card and one corresponding personal identification number (PIN) for each owner or authorized signer on my account. I understand in the event that I only have a Savings account with you, I am only eligible for an ATM card and not a Visa Check Card.

If I have been issued an additional card for a joint owner or authorized signer on my account, any transaction fees outlined in your Services and Schedule of Fees that apply will be based upon transactions conducted by all owners and signers on the account. Withdrawals from more than one account or additional withdrawals from the same account during a single access will be counted as separate transactions.

Activation and Use of Your Card: The activation of my ATM card shall be through PIN usage. The activation of my Visa Check Card shall be through telephone activation. I agree that all transactions made with my authorized PIN or signature utilization are made by me, and I accept all financial liability for such transactions. I also agree to sign my signature in the space provided on my card for additional security and protection. I agree to keep my PIN protected as described hereunder.

If I believe an unauthorized transaction has occurred, I must follow the procedures outlined in the "Errors and Omissions" section for resolving errors.

Right to Receive Documentation: If I choose to, I will receive a receipt when I use an ATM, point-of-sale, or other debit transaction service identified in this disclosure-salD[nul

1. Be aware of my surroundings, particularly at night.
2. Consider having someone accompany me when using the ATM or POS terminal after dark.
- 3.

linked account(s) depending on the nature of the particular

payments, prepayments, and other types of payments, I will contact you in one of the ways listed under the “How to Contact You” section above.

6. Information about my safe deposit box or credit card accounts are not available on Xceed On-Call.
7. Pay-by-Phone requests are limited to one payment per telephone call. The minimum payment limit is \$1, and the maximum payment limit is \$5,000. These limits may

