

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated By Third Parties

You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as Social Security, payroll or pension) to be accepted into your checking, savings or money market account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking, savings, or money market account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Automated Telephone Banking Transfers - types of transfers

You may access your account by telephone 24 hours a day at 800-628- 7070 using authentication criteria established by Bethpage, to:

- transfer funds between checking, money market, line of credit or savings
- make payments from checking, savings or money market to loan accounts with us
- get information about:
 - the account balance of checking, savings, money market and loans

ATM Transfers - types of transfers and dollar limitations

You may access your account(s) by ATM using your Consumer Debit Card or Youth Debit Card and PIN, to:

- make deposits to checking, savings and money market account(s) at ATMs we own or operate
- withdraw up to \$1,000.00 per day; \$200.00 for Youth Debit and New members (accounts open 30 days or less)
- transfer funds between checking, savings and money market account(s)
 - get information about the account balance of your checking and savings account(s)

ATM Transfers - types of transfers and dollar limitations

You may access your account(s) by ATM using your ATM Card and PIN, to:

- make deposits to savings and money market account(s) at ATMs we own or operate
- withdraw up to \$1,000.00 per day
- transfer funds between savings and money market account(s)
 - get information about the account balance of your savings account(s)

Some of these services may not be available at all terminals.
You may withdraw no more than the available balance.

Types of Consumer Debit Card and Youth Debit Card Point-of-Sale Transactions

You may access your checking account(s) to purchase goods or pay for services (in person, online or by phone) or do anything that a participating merchant will accept, including returns.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$2,500.00 in transactions per day

Advisory Against Illegal Use

You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Transfers - types of transfers and dollar limitations

You may access your account(s) by computer through the internet by logging onto our website at www.lovebethpage.com and using authentication criteria established by Bethpage, to:

- transfer funds between checking, savings or money market
- transfer funds from line of credit to checking, savings or money market
- make payments from checking, savings or money market to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
 - you may transfer no more than \$10,000.00 per day to any one payee
- get information about:
 - the account balance of any deposit or loan product
- Remote Deposit Capture

Mobile Banking Transfers - types of transfers

You may access your account(s) through the browser on your cell or mobile phone at www.lovebethpage.com or by downloading our mobile banking app and using authentication criteria established by Bethpage, to:

- transfer funds between checking, savings or money market
- transfer funds from line of credit to checking, savings or money market
- make payments from checking, savings or money market to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
 - you may transfer no more than \$10,000.00 per day to any one payee
- get information about:
 - the account balance of any deposit or loan product
- Remote Deposit Capture

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

FEES

We do not charge for direct deposits to any type of account.

We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

Transaction Limitations

Transfers from a savings or money market account to a third party or to another account at Bethpage by preauthorized, automatic, telephone, online or mobile Banking are limited to no more than six (6) transfers per statement cycle. Excess transaction fees may apply. Refer to the transaction limitations section of this agreement for further information and our Fee Schedule for the fee amount.

ATM Operator/Network Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or owner (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers** - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800-628-7070, use Online Banking or see your periodic statements to find out whether or not the deposit has been made.
- **Periodic statements** - You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your savings and money market accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so** - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
 - Call us at the telephone number in this agreement or write us at Bethpage Federal Credit Union, P.O. Box 2069, Glen Burnie, MD 21060, in time for us to receive your request 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 within 14 days after you call.
 - Please refer to our separate Fee Schedule for the amount we will charge you for each stop-payment order we receive from you.
- **Notice of varying amounts** - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer** - If you order us to stop one of these payments 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.

FINANCIAL INSTITUTION'S LIABILITY

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. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us your written permission; or
- (5) as disclosed in our Privacy Notice, available on our web site or by contacting us.

UNAUTHORIZED TRANSFERS

Consumer liability

- *Generally.* Tell us AT ONCE if you believe your card and/or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You

could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, you can lose no more than \$50 if someone used your card and/or PIN without your permission.

- If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, you could lose as much as \$500.
- Also, if your statement shows transfers that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 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 that 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 may extend the time periods.
- *Additional Limits on Liability for Mastercard®-branded Debit Card.* Unless you have been engaged in fraud, you will not be liable for any unauthorized transactions using your Mastercard®-branded Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Contact in event of unauthorized transfer

If you believe your card and/or PIN has been lost or stolen, call or write us at the telephone number or address listed in this Member Account Agreement in the next section. You should also call the number or write to the address listed in this Member Account Agreement in the next section if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers

Call or Write us at the telephone number or address listed in this agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

CONTACT INFORMATION:

BETHPAGE FEDERAL CREDIT UNION
OPERATIONS AND RISK
P.O. BOX 127 BETHPAGE, NY 11714
Phone: 800-628-7070

Business Days: Monday through Friday Excluding Federal Holidays

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare for your transactions at home to minimize your time at the ATM or night deposit facility.
- (2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- (3) Compare your records with the account statements or account histories that you receive or can access online.
- (4) Don't lend your Debit or ATM Card ("Card") to anyone.
- (5) Remember; do not leave your Card at the ATM. Do not leave any documents at a night deposit facility.
- (6) If you lose your Card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your Card is lost or stolen.
- (7) Protect the secrecy of your Personal Identification Number (PIN). Protect your Card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your Card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- (8) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (9) Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- (10) When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your Card and leave. You might consider using another ATM or coming back later.
- (12) Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
- (13) Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- (14) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- (15) We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this agreement or the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736