Documentation of EFT Transactions You will receive a receipt at the time you make any transfer from your share draft account using the Visa Check Card. You will receive a monthly statement from us on your share draft account.

Liability For Failure to Make Transfer If we do not complete a transfer 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 circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.

3) If the automated teller machine where you are making the transfer does not have enough cash.

4) If the terminal or system is not working properly and you knew about the breakdown when you started the transfer.

5) There may be other exceptions stated in our agreement with you.

To Third Parties We will disclose information to third parties about your account or the transaction you make:

1) Where it is necessary for completing transfers;

2) In order to verify the existence and condition of your account for a third party, such as a credit bureau collection agency or merchant;

3) In order to comply with government agency or court orders;

4) If you give us written permission.

Consumers Liability for Unauthorized Use of Visa Check Card Study the check card transactions carefully on your statements. Tell us at once if you believe your card and/or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down, as you could lose all the money in your account.

If you tell us within two business days, you can lose no more than $50 if someone used your card without your permission. If you do not tell us within two 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 can lose as much as $500.

Also, if your statement shows transfers that you did not make, 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 making transactions 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 period.

Telephone Number and Address for Reporting Loss, Theft, or Unauthorized use of the Visa Check Card You should promptly notify the Credit Union at: (212) 957-1055 or write to: 1199 SEIU Federal Credit Union, 310 W. 43rd St., 2nd Fl., New York, NY 10036 Fax: (212) 767-1732. After business hours, please call (800) 554-8969 to report a lost card.

PROTECT YOUR PIN: NEVER KEEP IT WITH YOUR CARD

Business Days The 1199 SEIU Federal Credit Union business days are Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Standard Time, exclusive of holidays.

Error Resolution In case of errors or questions about your electronic transfers, call or write us at the telephone number listed in this brochure, as soon as you can. Call if you believe there is an error in your account or the transaction you make:

1) If, through no fault of ours, you do not have enough money in your account on time or in the correct amount according to our agreement with you.

2) If circumstances beyond our control (such as fire or flood) prevent the transition(s) despite reasonable precautions, from being completed; or if the Credit Union has, because of your default, exercised its right against funds in your account pursuant to a pledge, a right of offset or statutory lien. The Credit Union will also be excused from such liability if we fail to observe the terms and conditions of this Agreement, or other account agreements which relate to such "electronic fund transfers".

3) If the automated teller machine where you are making the transfer does not have enough cash.

4) If the terminal or system is not working properly and you knew about the breakdown when you started the transfer.

5) There may be other exceptions stated in our agreement with you.

Business days The 1199 SEIU Federal Credit Union business days are Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Standard Time, exclusive of holidays.

Error Resolution In case of errors or questions about your electronic transfers, call or write us at the telephone number listed in this brochure, as soon as you can. Call if you believe there is an error in your account or the transaction you make: