



Discover the VISA Debit Card from Orlando Federal. This card may be used to withdraw¹ funds from your Orlando Federal Savings account or Checking account at ATM locations that display the VISA logo, or to make a deposit at designated² ATM locations nationwide. Use this card to make your purchases or pay your bill anywhere Visa is accepted. The money will be deducted either from your Orlando Federal Checking Account.

If you're ready for the ultimate in convenience, simply fill out the application and return it to us or fax it to 407-850-2463.

Name

Orlando Federal Account Number

Address

City

State

Zip

I understand, and agree with the terms in the VISA Debit Card Agreement and Disclosure statement.

Signature

Date

¹A fee may apply if member uses a non CU HERE ATM

²Listing of designated CU HERE ATMs available on website at www.orlandofcu.org

DEBIT CARD AGREEMENT AND DISCLOSURE STATEMENT

In this Agreement and Disclosure Statement (Agreement), the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means the VISA debit card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means the share draft or savings account designated on the application for membership; "Credit Union" means the Orlando Federal Credit Union or anyone to whom the Credit Union transfers this Agreement; and "Transaction" means use of the Card or the Account number on the Card, and a Personal Identification Number or Code (PIN) when required, to perform a transaction with the Card.

1. ISSUANCE OF CARD: You have requested the Credit Union to issue a Card that can be used to access funds in your Account. The Credit Union will issue a PIN that must be used with the Card for transactions that require the use of PIN. Do not reveal your PIN number to anyone else or write it down where it is available to others. The card. Upon receipt of the card(s), you and all other cardholders will sign the signature panel on the back of the card(s). The card remains the property of Orlando Federal Credit Union and may be revoked without notice at any time. The card must be surrendered to us (or our agent designated to repossess it) upon demand or revocation. If we employ an agent for such repossession, your account will be charged with any related fee. You will remain responsible to pay the amount you owe us according to the terms of this agreement. If this account is jointly held, either of the joint cardholders may terminate the account by returning all cards issued under this agreement to Orlando Federal Credit Union. Such action will not relieve either of the joint cardholders or any other cardholders from liability for repayment of any obligations arising from the use of the account.

2. RESPONSIBILITY FOR TRANSACTIONS: You are responsible for all transactions you make or cause to be made with the Card or that you authorize another person to make with the Card. If the Account is a joint account, all transactions involving the Account are binding on all Account holders. Section 10 below tells you about your responsibility for unauthorized transactions.

3. USE OF THE CARD: You may use the Card without the PIN to purchase goods or services at places that accept VISA cards (these are Point of Sale or POS transactions). You may use your card to receive cash advances at financial institutions that accept VISA. You may use the Card and PIN to withdraw cash from your Account at ATMs. You may also order goods or services by mail or telephone from places that accept VISA cards. Some of these services may not be available at all locations. Use of the Card, the Account number on the Card, PIN, or any combination of the three for payments, purchases, or to obtain cash from merchants, financial institutions, or others who honor VISA cards is an order by you for the withdrawal of the amount of the Transaction from your Account. Each Transaction with the Card will be charged to your Account on the date the Transaction is posted to your Account. Use of the Card is subject to the terms and conditions of your Account. Any future changes to your Account may affect your use of the Card. This card may not be used for any illegal transaction, either through the Internet, by telephone, or in person. This would include, but not be limited to, casino style

gambling, sports betting, the purchase of lottery tickets, etc.

4. OVERDRAFTS FOR CHECKING DEBIT CARD ONLY: If use of your Card causes all available overdraft sources designated by you (revolving credit line and designated share accounts) to be exhausted and Transactions made by you are presented for payment, the Credit Union will add such Transaction amounts to the balance owing on your revolving credit line. You promise to pay the Credit Union immediately upon demand for any amounts in excess of the credit limit on your revolving credit line. If you do not have an Overdraft Line of Credit (ODLOC) and you have opted in for Courtesy Pay on everyday Debit Card and ATM based transactions, the Credit Union will take your Account negative and charge you a Non-Sufficient Funds amount as disclosed in the Orlando Federal Credit Union's Fee Schedule. A fee will be charged for each transfer from a designated share account or revolving credit line to cover an overdraft. These fees are disclosed in the Orlando Federal Credit Union's Fee Schedule. If you have not opted in for Courtesy Pay on everyday Debit Card and ATM based transactions, the Credit Union will decline your transaction.

5. DOLLAR LIMITATIONS-USING YOUR SHARE DRAFT DEBIT CARD: Cash withdrawals from ATM machines may not exceed a combined total of \$500 per day (providing funds are available in share draft account or share savings account). Point of Sale (POS) withdrawals may not exceed the limit of \$2,000 (providing the amount is available in your share draft account) and is up to the discretion of the merchant.

6. RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS: You will receive a receipt at the time you made a withdrawal from your Account using an ATM, merchant, or POS terminal. You will be sent a monthly Account statement showing the Transactions made with the Card. Sales or cash advance drafts for those transactions will not be returned with the statement. It is very important that you regularly check your account statement for errors, discrepancies, or improper transactions. Photocopies of drafts will be furnished on request for a charge.

7. BUSINESS DAYS: Business days of the Credit Union are Monday through Friday, excluding legal holidays.

8. RETURNS: Merchants and others who honor the Card may give credit for returns or adjustments. They will do so by initiating a credit to the Credit Union, and your Account will be credited.

9. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES: The Credit Union will disclose information to third parties about your Account or the Transactions you make when:

- (1) it is necessary for completing transactions;
- (2) in order to verify the existence and condition of your Account for a third party such as a credit bureau or merchant;
- (3) in order to comply with government agency or court orders; or
- (4) if you give us your permission.

10. LIABILITY FOR UNAUTHORIZED TRANSACTIONS: You are required to tell the Credit Union AT ONCE if you believe your Card or your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum revolving credit line and shares used to cover overdrafts). If you tell the Credit Union within two (2) business days, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell the Credit Union within two (2) business days after you learn of the loss or theft of your Card, and the Credit Union can prove it could have stopped someone from using your Card without your permission if you had told the Credit Union you could lose as much as \$500. Also, if your statement shows transactions that you did not make, tell the Credit Union at once. If you do not tell the Credit Union within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if the Credit Union can prove that it could have stopped someone from taking the money if you had told it in time.

11. HOW TO NOTIFY THE CREDIT UNION IN THE EVENT OF AN UNAUTHORIZED TRANSACTION: If you believe the card or PIN has been lost or stolen or that someone has withdrawn or may withdraw money from your Account without your permission,

Call: 407-835-3500

or write: Orlando Federal Credit Union
1117 South Westmoreland Drive
Orlando, Florida 32805

12. STOP PAYMENT WAIVER: You waive the right to stop payment on any draft issued against your account which has been properly guaranteed.

13. MERCHANT DISPUTES: The Credit Union is not responsible for the refusal of any merchant or any financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt, but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.

14. REFUSAL TO HONOR CARD: The Credit Union is not liable for the refusal or inability of any electronic terminal to honor the Card or complete a withdrawal from your Account, or for their retention of the Card. The Credit Union is also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.

15. LIABILITY FOR FAILURE TO MAKE TRANSACTION: If the Credit Union does not complete a transaction on your account on time or for the correct amount according to the Credit Union's agreement with you, the Credit Union will be liable for losses or damages you are able to prove. However, there are some exceptions. The Credit Union will NOT be liable under the following circumstances:
a f, through no fault of the Credit Union you do not have enough money in your

Account to make the withdrawal;

- b. if, you have overdraft protection with the Credit Union and the Transaction would exceed your overdraft protection limit;
- c. if, the ATM where you are making the transaction does not have enough cash;
- d. if, the terminal or system was not working properly and you knew about the breakdown when you started the transaction;
- e. if, circumstances beyond our control (such as fire, flood, or other acts of God) prevent the transaction, despite reasonable precautions that we have taken;
- f. if, your Account is subject to legal process or other claim;
- g. if, you use a damaged or expired Card and/or PIN or one that has been reported lost or stolen;
- h. if, the Credit Union believes that something is wrong, for example, that your Card has been stolen; or
- i. as otherwise provided in regulations of the Board of Governors of the Federal Reserve System.

16. RULES OF THE ACCOUNT: All Transactions covered by the Agreement are also subject to all rules and agreements that govern the Account being debited or credited in connection with a Transaction, except as modified by this Agreement.

17. FOREIGN TRANSACTIONS: If you use your VISA debit card and/or credit card to withdraw funds in an ATM or make a purchase in a currency other than US dollars; the exchange rate, the transaction currency and the billing currency used for processing international transactions is: (i) the rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (ii) The government mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by Orlando Federal Credit Union.

18. EFFECT OF AGREEMENT: Even though the sales, cash advance, or other slips that you sign or receive when using the Card or the Account number on the Card may contain different terms, this Agreement is the sole Agreement that applies to all Transactions involving the Card.

19. ADDITIONAL BENEFITS/CARD ENHANCEMENTS: The Credit Union may from time to time offer additional services for your Account. Some may be at no additional cost to you and others may involve a specified fee. You understand that the Credit Union is not obligated to offer such services and may withdraw them or change them at any time.

20. CHANGE IN TERMS: The Credit Union may amend this agreement from time to time by giving you written notice. If any change results in greater cost or liability to you or decreases access to your Account, you will be given at least twenty-one (21) days prior notice of the change.

21. TERMINATION OF ACCOUNT: The Credit Union reserves the right to cancel your Card at any time without notice. You may also cancel your Card at any time. The Card remains the property of the Credit Union. If either you or the Credit Union

cancels your Card, you agree to return the Card to the Credit Union or destroy it upon the Credit Union's request.

22. NO WAIVER: The Credit Union can delay enforcing any of its rights under this Agreement and the law, any number of times, without losing those rights.

23. STATEMENTS AND NOTICES: Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any joint account owner will be considered notice to all.

24. GENERAL: To the extent permitted by law, you agree to pay reasonable cost, including attorneys' fees in the event the Credit Union sues you to enforce this Agreement. This Agreement is binding upon your heirs, personal representatives, and successors and if more than one, jointly and severally.

REPLACE THIS ENTIRE SECTION WITH THE FOLLOWING:

25. ERROR-RESOLUTION NOTICE: In Case of Errors or Questions About Your Electronic Transfers, Telephone us at (407) 835-3500 or Write us at: Orlando Federal Credit Union, 1117 South Westmoreland Drive, Orlando, Florida 32805, 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 sixty (60) calendar days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (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 ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and re-claim any provisional credited funds from the account. You may ask

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

Orlando Federal Credit Union – Member Services

1117 South Westmoreland Drive

Orlando, FL 32805

Business days: Monday through Friday

Excluding Approved Scheduled Holidays

Phone: 407 835-3500

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

26. SIGNATURES: You agree that signing or using the debit card will bind you to all terms and conditions contained in this agreement and disclosure that you received. You are hereby requested to retain a copy of this disclosure for your records.