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1-866-310-NFCU

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Direct Deposit

- You may make arrangements for certain direct deposits (such as US Treasury, Social Security or some employers' payroll or pension) to be accepted into your Share Draft/checking or savings account(s).

Preauthorized Withdrawals

- You may make arrangements to pay certain recurring bills from your Share Draft/Checking or Savings accounts(s).

Express Connect Telephone & Computer Transfers

- Types of Transfers & Charges - You may access your account by telephone 24 hours a day at 1-800-258-2590 using a touch tone phone and your account numbers to: transfer funds from share draft/checking to savings, transfer funds from savings to share draft/checking, transfer funds from savings to savings, make payments from share draft/checking to loan accounts with us, make payments from savings to loan accounts with us, request a withdrawal by check. You can also get information about - the account balance of share draft/checking and savings account(s), the last deposit to share draft/checking and savings accounts, the last withdrawal from share draft/checking and savings accounts, cleared checks, loans and investments

ATM Transfers

- The Exchange, PLUS, CIRRUS and NYCE Networks - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM/Debit card and personal identification number to: make deposits to share draft/checking and savings account(s) with an ATM card, get cash withdrawals from your to share draft/checking and savings account(s) with an ATM card (you may withdraw no more than \$500 per business day), transfer funds from savings to share draft/checking, transfer funds from share draft/checking to savings, get information about the account balance of your share draft/checking and savings account(s) with an ATM card. Some of these transactions may not be available at all terminals. Types of Debit Card Transactions - You may access your Share draft/checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Debit Card Transaction

- dollar limitations - Using your debit card: you may not exceed \$1,500 in transactions per business day, you may withdraw no more than \$1,000 in Point of Sale transactions per business day, you may withdraw no more than \$500 from your share savings or share draft/checking per business day.



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CHARGES FOR ELECTRONIC FUND TRANSFERS

We do not charge for direct deposits to any type of account. We do not charge for preauthorized withdrawals from any type of account. Please refer to our separate fee schedule for additional information about charges. Except as indicated elsewhere, we do not charge for electronic fund transfers.

RIGHT TO DOCUMENTATION

Terminal Transfers

- You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

Direct Deposit

- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. If the only possible transfers to and from your account are direct deposits, you will get a quarterly statement from us.

Direct Deposit

- 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 (315) 782-0155 to find out whether or not the deposit has been made. If the only possible transfers to and from your account are direct deposits, you will get a quarterly statement from us.

Periodic Statements

- You will get monthly account statement from us for your share draft/checking accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

Right to Stop Payment and Procedures 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's how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request three 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 your call. Please refer to our separate fee sheet for the amounts that we will charge you for each stop payment order you give. 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



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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 you set.)

Liability for Failure to Stop Payment or Preauthorized Transfer

- If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your damages or losses.

OUR 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:

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

Disclosure of Account Information to Third Parties

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

- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us written permission.

UNAUTHORIZED TRANSFERS

Tell us at once if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). 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 code, and we can prove we could have stopped someone from using your card and/or code 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 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.



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- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the period of time.
- If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed on this brochure.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, 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 send the first statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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 you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, 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 (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer.) 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 point-of-sale transaction or a foreign initiated transfer.) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer.) 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 three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.