

ELECTRONIC SERVICES DISCLOSURE



AGREEMENT

THIS DISCLOSURE SUPERSEDES
ALL DISCLOSURES PRIOR TO THE
EFFECTIVE DATE SHOWN BELOW.

Effective Date: July 1, 2010



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Los Angeles, CA 90071
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ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

In this Disclosure and Agreement, the words "I", "me", "my", "us" and "our" mean each and all of those who apply for and/or use any of the electronic services described in this Disclosure and Agreement. The words "you", "your", "yours" mean PACIFIC RESOURCE CREDIT UNION. My acceptance, retention or use of an ATM card, VISA Debit Card or other electronic funds transaction hereunder constitutes an agreement between you and I as described below.

This Disclosure and Agreement is given by you in compliance with the Electronic Fund Transfer Act (15 U.S.C. 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 by electronic transfer: preauthorized deposits of net paycheck, payroll deductions, preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments), preauthorized withdrawals for Bill Payment and other recurring payments, Automated Teller Machine (ATM) electronic fund transfer services at Credit Union owned ("Proprietary") ATMs and on "Shared Network" ATMs such as The CO-OP Network, and such other systems as may be added from time to time, "Call-24" Electronic Telephone Banking, Online Banking (home banking and Bill Pay) and Point-of-Sale Transactions. Disclosure information applicable to all electronic services offered by you is given below, with certain specific disclosure information for each service following in separate sections. I understand that the agreements, terms, conditions, rules and regulations applicable to my Checking Account, Share Account, and any other applicable accounts, remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure. Your business days are Monday through Friday, except holidays. Your business hours are Monday, Tuesday, Thursday & Friday 8:00 a.m. to 5:00 p.m. and Wednesdays 10:00 a.m. to 5:00 p.m. ATMs are generally open, but not always accessible, 24 hours a day, and 7 days a week. Call-24 Electronic Telephone Banking and Online Banking will generally be available for my convenience 24 hours a day, 7 days a week. Online Banking may be temporarily unavailable due to Credit Union system maintenance or technical difficulties including those of the Internet service provider and Internet software.

Disclosure of Account Information to Third Parties. You will disclose information to third parties about my account or transfers I make:

1. When it is necessary to complete an electronic transaction; or
2. In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency, court order or any legal process; or
4. If I give you written permission.

In Case of Errors or Questions About My Electronic Services Transactions.

For NON-PIN Based Transactions (POS) telephone The Members Group at (800) 234-5354. All other transactions, I must

Telephone you at: 213.830.7800 or 800.276.6024

Or write you at: PACIFIC RESOURCE
CREDIT UNION
333 South Hope Street,
Concourse Level
Los Angeles, CA 90071
ATTENTION: Electronic Funds
Transfer Dept.

as soon as I can if I think my statement or receipt is wrong or if I need more information about a transaction listed on the statement or receipt. You must hear from me no later than sixty (60) days after you send me the FIRST statement on which the problem or error appeared. I must:

1. Tell you my name and account number;
2. Describe the error or the transaction I am unsure about and explain as clearly as I can why I believe it is an error or why I need more information; and
3. Tell you the dollar amount of the suspected error. If I tell you orally, you may require that I send you my complaint or question in writing within ten (10) business days. You will determine if an error occurred within ten (10) business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to forty-five (45) days to investigate my complaint or question. If you decide to do this, you will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes you to complete your investigation. However, if the notice of error involves a transfer to or from an account within thirty (30) days after the first deposit to the account was made, you may take up to twenty (20) days to determine if an error occurred and you will credit such an account within twenty (20) days if more time is needed to complete your investigation.

If you ask me to put my complaint or question in writing and you do not receive it within (10) business days, you may not credit my account. For errors involving a Point of Sale debit card transaction, a foreign-initiated transaction, or new accounts, you may take up to ninety (90) days rather than forty-five (45) days to complete your investigation. You will tell me the results of your investigation within three (3) business days after you finish your investigation. If you decide that there was no error, you will send me a written explanation. I may ask for copies of the documents that you used in your investigation.

You will tell me if you are reversing a provisional credit. If you reverse a provisional credit, you will pay all items that overdraw my account for five (5) business days after you send me the notice without imposing an overdraft fee. However, you can charge an overdraft fee for any item that overdraws my account by more than the amount of the provisional credit. And after the five-day period, you will charge an overdraft fee on all overdrafts. I agree to immediately restore any amounts by which my account is overdrawn upon your written demand. In accordance with VISA Operating Rules and Regulations, I will receive provisional credit for VISA Debit Card losses for unauthorized use within five (5) business days after I have notified you of the loss. However, see the "Additional Disclosures Applicable to PINLess Visa® Debit Card Transactions" section below

for further details regarding Visa® Check Card transactions initiated through a non-Visa debit network. I also understand and agree that it is my responsibility to carefully review each receipt or sales slip I receive when I conduct a Visa® Debit Card transaction. In addition, I agree that, to the extent that a Visa® Debit Card transaction is initiated using my PIN or when I sign a sales slip, it is presumed that I authorized the transaction, and the amount thereof, because the authorization was initiated through my PIN or by my signature on the sales slip. In such event, I understand and agree that the burden is on me to conclusively prove that the use of my Visa® Debit Card transaction and/or amount of the transaction was unauthorized.

Your Liability for Failure to Make or Complete Electronic Funds Transactions. If you do not properly complete an electronic funds transaction to or from my account on time or in the correct amount according to your agreement with me, you may be liable for my losses and damages. However, there are some exceptions. You will not be liable, for instance, if:

1. Circumstances beyond your control (such as fire, flood, earthquake, electronic failure or malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions;
2. Through no fault of yours, I do not have enough money in my account (or sufficient collected funds) to make a transaction or if the transaction would exceed my Line of Credit Limit;
3. The funds in my account are subject to an uncollected funds hold, legal process or other circumstances restricting such transaction or payment;
4. You have received incorrect or incomplete information from me or from third parties (e.g. the U.S. Treasury, an automated clearing house, or a terminal owner);
5. The ATM, Point-of-Sale terminal, Call-24, or other electronic services system contemplated hereunder was not working properly and I knew about this breakdown when I started the transaction;
6. The ATM where I was making the transaction did not have enough cash, or cash in the denominations I requested;
7. My ATM Card, VISA Debit Card, ATM or VISA Debit Card PIN Code or Call-24 Personal Identification Number (PIN) has been reported lost or stolen, my Card has expired, is damaged so that the terminal cannot read the encoding strip, is inactive due to nonuse, is retained by you at my request, or because my PIN Code has been repeatedly entered incorrectly;
8. Your failure to complete the transaction is done to protect the security of my account and/or the electronic terminal system;
9. There may be other exceptions.

Charges for Electronic Funds Transaction Services. All fees and charges associated with my electronic funds transactions are disclosed in the Schedule of Fees and Charges. A stop payment placed on a preauthorized electronic payment is subject to a fee for each stop payment order I give. If I request a copy of the documentation relative to an ATM or Point-of-Sale transaction (except if the documentation is for resolution of a billing error), a fee equal to your reasonable cost of reproduction will be charged. All stop payment requests must be in writing. Any fees and

charges will be deducted from my Checking or Share Account. In addition, when I use an ATM not owned by you, I may be charged a fee by the ATM operator or any network used (and I may be charged a fee for a balance inquiry even if I do not complete a fund transfer).

Change in Terms. You may change the terms and charges for the services indicated in this Disclosure and Agreement and may amend, modify, add to, or delete from this Disclosure and Agreement from time to time. If I have an account with you through which electronic transactions are being processed, 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.

Disclosure of Funds Availability. You may place a hold for uncollected funds on an item I deposit. This could delay my ability to withdraw such funds. For further details, see your "Disclosure of Funds Availability Policy" or contact a Credit Union employee.

Termination of Electronic Funds Transaction Services. I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. You may terminate my right to make electronic funds transactions at any time. If I ask you to terminate my account or the use of an ATM Card, VISA Debit Card or any other access device, I will remain liable for subsequent authorized transactions performed on my account.

Account Access. My account(s), the Card(s), or any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. I understand that I may not utilize my account(s), the Card(s), or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but may not be limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. You may deny authorization of any transactions identified as gambling. However, in the event that a transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

Relationship to Other Disclosures. The information in this Disclosure and Agreement applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the account involved.

Governing Law. I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. I also agree to submit to the personal jurisdiction of the courts of the State of California.

Copy Received. I acknowledge receipt of a copy of this Disclosure and Agreement.

**ADDITIONAL DISCLOSURES APPLICABLE TO
PRAUTHORIZED DEPOSIT OF NET PAYCHECK,
PAYROLL DEDUCTIONS, PENSION CHECKS AND
FEDERAL RECURRING PAYMENTS**

If I have arranged to have preauthorized electronic deposits of my net paycheck (if available from my employer), payroll deductions, pension checks or Federal Recurring Payments (for example, Social Security payments), the following applies to me.

Account Access. Preauthorized deposits may be made to my Share Account(s) or Checking Account(s)

Notification of Preauthorized Deposits. If I have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to my account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify me every time the party sends you money to deposit to my account. If I have not made such an arrangement, I may telephone you at 213.830.7800 or 800.276.6024 and you will advise me whether or not the preauthorized deposit has been made.

Documentation of Preauthorized Deposits. I will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic fund transaction service I have with you is preauthorized deposits, then you reserve the right to send me a quarterly statement only.

**ADDITIONAL DISCLOSURES APPLICABLE TO
PRAUTHORIZED PAYMENT SERVICES**

If I have requested a preauthorized payment to a third party from my Credit Union Checking Account, Share Account or Money Market Plus Account, the following applies to me.

Account Access. Preauthorized payments may be made from my Checking, Share or Money Market Accounts only.

Right to Receive Documentation of Preauthorized Payment.

Initial Authorization. I can get copies of the preauthorized payment documentation from the third party being paid at the time I give them the initial authorization.

Notice of Varying Amounts. If my preauthorized payment may vary in amount, the party who will receive the payment is required to tell me ten (10) days before such payment when it will be made and how much it will be. I may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that I set.

Periodic Statement. I will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

Right to Stop Preauthorized Payment. If I want to stop any of the preauthorized payments or revoke a preauthorized payment authorization, I must call you at 213.830.7800 or 800.276.6024, or write to you at

PACIFIC RESOURCE CREDIT UNION, 333 South Hope Street, Concourse Level, Los Angeles, CA 90071, Attention: Electronic Funds Transfer Department, in time for you to receive my stop request no less than three (3) business days or more before the payment is scheduled to be made. If I call, you may also require me to put my request in writing and get it to you within fourteen (14) days after I call. If I do not send written notification within fourteen (14) days the stop payment will be revoked. You will charge me for each stop payment order or revocation request I give pursuant to your Schedule of Fees and Charges. Such stop payment notice will apply only to that particular payment. If I have given you a request to revoke the entire preauthorized payment authorization, I understand and agree that I must also promptly contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide you with a copy of my written revocation notice to the third party.

Your Liability for Failure to Stop Payment. If I order you to stop one of my preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages, to the extent provided by law.

Liability for Unauthorized Electronic Payments. I may be liable for unauthorized transfers made from my account by a third party. If I believe such transfer has occurred, I must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section for resolving errors. I will also refer to the section entitled "Additional Disclosures Applicable to ATM Electronic Fund Transactions, Point of Sale, Call-24, Online Banking and Electronic Check Transactions."

**ADDITIONAL DISCLOSURES APPLICABLE TO
CALL-24 ELECTRONIC TELEPHONE BANKING**

Call-24 Electronic Telephone Banking is a telephone banking service which will allow me to perform monetary transactions and account balance inquiries without assistance from your staff. I will actually "talk" directly with your computer. Before I can use Call-24 Electronic Telephone Banking, you will provide me with a Call-24 PIN for access to the Call-24 Electronic Telephone Banking System.

Types of Available Transactions:

I may use my Call-24 PIN to:

- (1) Obtain account and loan balances;
- (2) Obtain loan payment due date and pay off information;
- (3) Obtain last dividend, date and amount;
- (4) Obtain confirmation as to whether specific checks have cleared;
- (5) Request a check withdrawal from my Share Account or Checking Account;
- (6) Transfer funds between my Checking, Share Accounts and Line of Credit Accounts;
- (7) Access my Line of Credit Account to request loan advances by check;
- (8) Make loan payments; and
- (9) Request information on the last five (5) cleared checks from my Checking or Money Market Plus Account.

Limitations on Frequency and Dollar Amount of Transactions:

- (1) Account withdrawals through the Call-24 system are limited to the extent of collected funds available in my Share, Checking or Money Market Accounts, and/or funds available from my Line of Credit Account.
- (2) For security reasons, any amounts over \$5,000.00 may be subject to verification.

Call-24 PIN. I understand that I cannot use the Call-24 system without an identification number, which you refer to as a Call-24 PIN. I am responsible for the safekeeping of my PIN and for all transactions by use of the Call-24 system through the use of the PIN. I understand and agree that my Call-24 PIN is not transferable and I will not disclose the Call-24 PIN or permit any unauthorized use thereof. I will notify you immediately and send written confirmation if my Call-24 PIN is disclosed to anyone other than any joint owner of my account. I understand and agree that I must change the PIN immediately to prevent transactions on my account if anyone not authorized by me has access to the PIN. If I disclose my Call-24 PIN to anyone however, I understand and agree that I have given them access to my account via the Call-24 system and that I am responsible for any such transactions.

ADDITIONAL SERVICES

Electronic Statements (“eStatements”) is an additional service offered to Pacific Resource Credit Union members. Additional disclosures and specific terms and conditions will be provided for me to review, accept and print for my records at the time I agree to use the service.

Online Banking and Bill Pay service are additional services offered to Pacific Resource Credit Union members. I may use the Internet to electronically direct you to make payments from my checking account to third parties (payees) whom I have selected in advance to receive payment by means of the online Bill Pay service. I must have a checking account with you to use this service. If I have multiple accounts with you, I may also direct you to make transfers between my accounts by means of the online banking service. Additional disclosures and specific terms and conditions will be provided for me to review, accept and print for my records at the time I agree to use the services.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS

If I requested that you issue me an ATM Card or VISA Debit Card to be used to transact business at any of your proprietary ATMs or any ATM on “Shared Network” ATMs such as The CO-OP®, then the information below applies to me. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN) which you will provide.

Types of Available Transactions and Limits on Transactions. Types of available transactions are listed below. I understand you may offer additional services in the future and if so, I will be notified of them. Transaction types and services may be limited on certain ATMs on the systems which are not owned by you (non-proprietary ATMs), (such as, for example, withdrawal limits). If a transaction or service type is not

available, the attempted transaction will generally be refused as an “invalid transaction”.

Transactions Available. The ATM services which you make available to me are:

- Deposits to my Share or Checking Account at your proprietary ATM(s) and designated CO-OP Network ATM(s) only;
- Withdrawals from my Share or Checking Account at
- your proprietary ATM(s) and shared network ATM(s);
- Transfers between my Share and Checking Account(s) within the same account number at your proprietary ATM(s) and shared network ATMs;
- Balance inquiries at your proprietary ATM(s) and at CO-OP ATMs.

Some of the transactions listed above may not be available at all terminals. All deposits are subject to later verification by you.

Limitations on Frequency and Dollar Amount of ATM Card Transactions. I may make ATM Card cash withdrawals up to \$350 from ATMs and POS transactions up to \$350 each 24-hour period as long as my available balance will cover the transaction. Note, however, that withdrawal limitations may vary between networks and individual machines. In addition, you reserve the right to adjust my maximum per day cash disbursement levels, from time to time, at your sole discretion. Minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access. For example, the minimum withdrawal and increment amount at Shared Network machines is generally \$20.00. For security reasons, in the event my ATM Card, VISA Debit Card or the PIN is lost or stolen, there may be restrictions on transactions I can make on the ATM System.

ATM Fees.

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

Overdraft Line of Credit. I understand that if I have an overdraft Line of Credit in conjunction with my Checking Account, then I may use that Line of Credit to fund any overdraft on my Checking Account including overdrafts caused by ATM or point-of-sale terminal access. I understand that I may not otherwise use my ATM Card and/or VISA Debit Card to overdraw my Share Account or Checking Account, or my Line of Credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft as follows:

1. **Overdrawn Share Account.** You may withdraw funds from my Checking Account or make a cash advance from my Line of Credit Account, if any, or make a withdrawal from other accounts including accounts on which I am a joint owner.
2. **Overdrawn Checking Account.** You may make a cash advance from my Line of Credit Account, if any, or withdrawal funds from Share Accounts or make a withdrawal from other accounts including accounts on which I am a joint owner.

3. Overdrawn Line of Credit. You may withdraw funds from my Share Account or Checking Account, or other accounts including accounts on which I am a joint owner.

Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s).

My ATM Card and/or VISA Debit Card. Both an ATM Card and/or VISA Debit Card and a PIN will be used each time I use an ATM. The following conditions must be observed for both the privacy and protection of my account and the system:

1. I MUST KEEP MY CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;
2. I MUST NOT TELL ANY UNAUTHORIZED PERSON MY PIN OR WRITE MY PIN ON MY CARD OR OTHERWISE MAKE IT AVAILABLE TO ANYONE ELSE;
3. I MUST TELL YOU IMMEDIATELY OF ANY LOSS OR THEFT OF MY CARD AND/OR PIN.
4. IF I AUTHORIZE YOU TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE, I AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD. IF I GIVE MY CARD OR PIN TO ANYONE, ANY WITHDRAWAL BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY ME.

Safety at the ATM. I understand that I should use caution at all times when using an ATM or point-of-sale terminal. Some precautions I can take are: avoid ATMs that are obstructed from view or unlit at night; observe the area for anything unusual or suspicious; when possible, bring a companion along, especially at night; lock my vehicle when I leave it; have my Card in my hand as I approach the machine; avoid reaching in my wallet or purse in front of the ATM; avoid counting my cash at the ATM; lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up ATM. If I feel unsafe for any reason, I should leave the area immediately. If someone follows me after using the ATM, I should quickly go to a safe area that is well populated and well lit. I should report any incident to the police as soon as possible.

Personal Identification Number. I agree to memorize my PIN(s) and will not write it on the Card(s). If I forget the number, I may contact you at (866) 985-2273 and I will select a new PIN.

Ownership of ATM Card or VISA Debit Card. The Card remains your property and I agree to surrender the Card to you upon demand. You may cancel, modify or restrict the use of any Card upon proper notice or without notice: if my account is overdrawn; if you are aware that I have violated any term of this Disclosure and Agreement, whether or not you suffer a loss; where necessary to maintain or restore the security of my account(s) or the ATM or point-of-sale system; or if there is no activity on the card within any twelve (12)

month period. You also reserve the right to recall the Card through retrieval by any of the ATMs. ATM Cards are subject to an annual fee, see Schedule of Fees and Charges.

Making Electronic Fund Transactions. I agree to follow the instructions posted or otherwise given by you or any ATM Network concerning use of ATMs or Point-of-Sale terminals.

ADDITIONAL DISCLOSURES APPLICABLE TO VISA DEBIT CARD

Transactions Available. By use of my VISA Debit Card, I authorize you to make withdrawals from my Checking Account for cash advances and/or purchases.

Account Access. I may use my VISA Debit Card to withdraw cash from my Checking Account by way of a cash advance from ATMs, merchants, financial institutions or others who honor the card and/or to pay for purchases, in person, over the internet or by telephone, from merchants, financial institutions and others who honor the card.

Limitations on Transactions:

I may use the Card and PIN to:

- Withdraw up to \$500 cash each 24-hour period from my Checking and Share Accounts at ATMs, merchants or financial institutions that accept VISA Debit Cards;
- Transfer funds between my Checking and Share Accounts and another account I have with the Credit Union; and
- Make deposits to one of my accounts at the Credit Union.

I may use the Card without the PIN to:

- Purchase goods or services up to a maximum of \$1,500 daily, at places that accept VISA Debit Cards (these are point-of-sale transactions)
- Order goods or services by mail, telephone or the internet from places that accept VISA Debit Cards; and
- Make automatic payments from my Checking Account to pay bills or other charges, provided that the person or organization that I am paying agrees to accept payments this way.

Some of these services may not be available at all terminals.

Use of the Card, the Account number on the Card, the PIN or any combination of the three for payments, purchases, or to obtain cash from merchants, financial institutions or others who honor VISA Debit Cards is an order by me for the withdrawal of the amount of the Transaction from my Account. Each Transaction with the Card will be charged to my Account on the date the Transaction is posted to my Account. When the Credit Union receives notification of a Visa Debit Card transaction, it will put a hold on an equivalent amount of funds in my Checking Account for 3 days or until the day the transaction is charged to my account.

All Card transactions covered by this Agreement and Disclosure are subject to the terms and conditions of my Account agreements with you governing the affected Accounts, except as modified by this Agreement. Any future changes to my Account agreements may affect the use of the Card.

ADDITIONAL DISCLOSURE APPLICABLE TO ATM CARD OR VISA DEBIT CARD WHEN USED AT A POINT-OF-SALE DEVICE

Types of Available Transactions and Limits on Transactions. By use of my ATM Card or VISA Debit Card and PIN, I authorize you to make withdrawals from my Share and Checking Accounts for cash advances and/or purchases.

Account Access. I may use my Card to withdraw cash from my Checking Account or from my Share Account by way of a cash advance from merchants, financial institutions or others who honor the Card and/or pay for purchases from merchants, financial institutions and others who honor the Card. The Credit Union is not liable for the refusal or inability of any electronic terminal, merchant or financial institution to honor the Card, to complete a withdrawal from my account or for their retention of my Card. I understand that some participating merchants (such as hotels, car rental companies, restaurants or gas stations) may initiate electronic notices seeking validation of the Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. You may place a hold against the Checking Account for the anticipated amount. The hold may remain in effect from the time the notice is received by you up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from my Checking Account.

Stop Payment. I may not stop payment on a debit transaction made with my Card. If I have a problem with the quality of property or services that I have purchased with my Card, I will have to settle it directly with the merchant.

Returns and Adjustments (Visa Debit Card). Merchants and others who honor VISA Debit Cards may give credit for returns or adjustments, and they will do so by sending you a credit that you will post to my Checking Account.

Foreign Transactions (Visa Debit Cards). Purchases, cash advances, and credits made in foreign currencies will be billed to my account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is (i) a 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, (ii) or the government-mandated rate in effect for the applicable central processing date. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the Account. When a credit to the account does not fully offset a charge to the account due to changes in the rate, I am responsible for the difference. You will add a one percent (1%) Visa International Service Assessment (ISA) Fee to the amount provided to you by Visa regardless of whether there is a currency conversion, and this ISA Fee will be reflected on my statement.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUND TRANSACTIONS, POINT-OF-SALE, CALL-24, ONLINE BANKING, AND ELECTRONIC CHECK TRANSACTIONS

Right to Receive Documentation of Transactions.

1. Transaction Receipt. In most cases, I will receive a receipt at the time I make any transfer to or from my account using one of the ATMs or when I make a purchase using a point-of-sale terminal. I should retain this receipt to compare with my statement from you. Federal law provides that a receipt need not be made available to me if the amount of the transfer initiated at an electronic terminal is \$15 or less.
2. Periodic Statement. I will receive a monthly statement (unless there are no transactions in a particular month), for the account(s) which I have accessed using an Electronic Check Transaction, the ATMs, Point-of-Sale terminals, Call-24 or Online Banking, which will show the calendar date that I initiated the transaction, the type of transaction and the type of account(s) accessed by the transaction, and the number of transactions occurring in that statement period. I will get a statement at least quarterly.
3. Online Banking. I may print a record of any individual transaction conducted through Online Banking at any time after the transaction is completed.

My Liability for Unauthorized Transactions and Advisability of Prompt Reporting.

I must tell you AT ONCE if I believe my ATM Card, VISA Debit Card or my Call-24 PIN, Online Banking PIN, VISA Debit Card PIN or ATM Card PIN (collectively "check(s), Card(s) and/or PIN(s)") has been lost or stolen or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. A written notification to you should follow my telephone call. I could lose all the money in my account (plus my maximum overdraft line of credit). However, if I believe my check(s), Card(s) and/or PIN(s) has been lost or stolen, and I tell you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50.00 if someone used my check(s), Card(s) and/or PIN(s) without my permission.

If I do NOT tell you within two (2) business days after I learn of the loss or theft of my check(s), Card(s) and/or PIN(s) and you can prove you could have stopped someone from using my check(s) in an Electronic Check Transaction, Card(s) and/or PIN(s) without my permission if I had told you, I could lose as much as \$500.00. If I am using a VISA consumer card including credit or debit card for transactions that take place on the VISA network system, I understand that VISA Operating Rules and Regulations provide for \$0 liability for losses from unauthorized (fraudulent) activity. This does not apply to ATM transactions using a PIN.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN or other means, I must tell you at once. If I do NOT tell you within sixty (60) days after the statement was mailed to me, I may not get back any money I lost after the sixty (60) days if you can prove that you could have stopped someone from taking the money if I had told you in time. If I can document a good reason (such as a long

trip or hospital stay) kept me from telling you, you will extend the time period. You may require me to provide a written statement regarding claims of unauthorized transactions.

ADDITIONAL DISCLOSURES APPLICABLE TO PINLess VISA DEBIT CARD TRANSACTIONS

You allow non-Visa debit transaction processing. This means I may use my Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate my transactions. The non-Visa debit networks for which such transactions are allowed is the STAR® network.

Examples of the types of actions that I may be required to make to initiate a Visa transaction on my Visa Debit Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal. Examples of the types of actions I may be required to make to initiate a transaction on a Pin-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having my identity verified using known information derived from an existing relationship with us instead of through the use of a PIN. I understand that the terms and conditions of my agreement with you relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program), \$50.00 loss cap, provisional credit policies and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network. If I have any questions about non-Visa debit transactions, I may contact you at 213.830.7800 or 800.276.6024.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF AN UNAUTHORIZED TRANSACTION

If I believe my Card or PIN has been lost or stolen or that someone will or may use it to transfer money from my account without my permission, I must

Telephone you at: (800) 234-5354
or write you at: PACIFIC RESOURCE
CREDIT UNION
333 South Hope Street,
Concourse Level
Los Angeles, CA 90071
ATTN: Electronic Funds Transfer
Department

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If I have authorized a one-time transfer of funds from my account via ACH where I have provided a paper check or check information to a merchant or other payee to capture the routing, Account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction") the following applies to me:

Types of Available Transactions. I may authorize a merchant or other payee to make a one-time Electronic Check Transaction from my checking account using information from my check to (1) pay for purchases or (2) pay bills. I may also authorize a merchant or other payee to debit my checking account for returned check fees or returned debit entry fees. I may make such a payment via ACH where I have provided a paper check to enable the merchant or other payee to capture the routing, Account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; whether the check is retained by the consumer, the merchant or other payee, or the payee's financial institution; or I have provided the merchant or payee with the routing, account, and serial numbers by telephone to make a payment or a purchase.

Account Access. Electronic Check Transactions may be made from my Checking Account only.

Limitations on Dollar Amounts of Transactions. I may make Electronic Check Transactions only to the extent that I have available clear funds in my Checking Account or available funds in my designated overdraft sources.

Overdraft to Line of Credit. I understand that if I have an overdraft line of credit account in conjunction with my Checking Account, then I may use that line of credit to fund any overdraft on my Checking Account including overdrafts caused by any Electronic Check Transactions. I understand that I may not otherwise initiate an Electronic Check Transaction to overdraw my Checking Account or my line of credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft on my Checking Account by making a cash advance from my line of credit account, if any, or withdraw funds from my Share Account(s) or make a withdrawal from other accounts on which I am a joint owner. Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s)

Remotely Created Checks. If the Electronic Check Transaction involves a remotely-created check, you reserve the right to accept or reject the item for deposit into any of my Accounts. If I deposit a remotely-created check into any of my Accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check which I have deposited into my Account is returned by the drawee-payor bank for any reason, I agree that you may debit my Account for the amount of the item, plus any applicable fees. If the debit causes my Account to be overdrawn, I agree to pay the overdrawn amount on your demand. For purposes of this Agreement, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

**REGULATION "D" RESTRICTIONS ON
ELECTRONIC
FUNDS TRANSACTIONS**

Any combination of preauthorized, automatic or telephone withdrawals or transfers from Share Accounts are limited to no more than six (6) transfers in each calendar month. However, I may make an unlimited number of withdrawals from or transfers among my own Share Accounts by mail, messenger or in person at the Credit Union or at an ATM. I may also make an unlimited number of withdrawals from my Share Accounts through Call-24, Online Banking, or by telephone if I request that you send me a check payable to me. Transfers or withdrawals in excess of the above limitations may not be honored and a fee may be imposed. (See the Schedule of Fees and Charges)

Verification. All transactions affected by use of the ATMs, point-of-sale terminals, Electronic Check Transaction, Call-24, Online Banking, or other electronic transaction contemplated hereunder which would otherwise require my signature, or other authorization, shall be valid and effective as if signed by me when accomplished by use of an Electronic Check Transaction, Card(s) and/or PIN(s) or as otherwise authorized under this Disclosure and Agreement. Deposits at an ATM are subject to verification by you and may only be credited or withdrawn in accordance with your "Funds Availability Policy". Transactions accomplished after the close of normal business each day shall be deemed to have occurred on your next business day. You are not responsible for delays in the posting of a deposit due to improper identification on the deposit envelope or improper keying of my transaction. Information accompanying a deposit should include my name, your name, my member number and where I want my deposit to go.

FUNDS TRANSFER AGREEMENT AND NOTICE

The State of California has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers, Automated Clearing House (ACH) credits and some book transfers on the Credit Union's records.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a funds transfer. This Funds Transfer Agreement (Agreement) contains several notices which the Credit Union is required to provide to me and establishes other terms of agreement which will apply to all funds transfers which involve me and the Credit Union. Using the Credit Union to send or receive funds transfers shall constitute my acceptance of all of the terms and conditions contained in this Agreement.

To the extent that the terms contained in this Agreement are different than those in any other agreement or terms of account, this Agreement shall control and be deemed to modify such other agreements or terms of account.

1. This Agreement applies to Funds Transfers as defined in Article 4A of the Uniform Commercial

Code (Division II of the California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.

2. The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time for wire transfers will be at 1:00 pm, P.S.T. on each weekday that the Credit Union is open which is not a federal holiday Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next following business day and processed accordingly.
3. The Credit Union may charge my account for the amount of any funds transfer initiated by me or by any person authorized by me as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. I will be notified of the security procedure, if any, to be used to verify payment orders issued by me or for which my account will be liable. I agree that the authenticity of payment orders may be verified using that security procedure unless I notify the Credit Union in writing that I do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from me or other authorized parties on the account until I and the Credit Union agree, in writing, on an alternate security procedure.
5. If I send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that my rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.
6. If I give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that I will be responsible to the Credit Union if the funds transfer is completed on the basis of the identifying account number I provided the Credit Union.
7. If I give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that I will be responsible for any loss or expense incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number I provided.
8. The Credit Union may give me credit for Automated Clearing House (ACH) payments

before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. I am hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from me of the amount credited to me in connection with that ACH entry. This means that the Credit Union may provide me with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on my account and I would be liable to repay the Credit Union

9. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide me with next day notice of receipt of ACH credit transfers to my account. I will continue to receive notices of receipt of ACH items in the periodic account statements which you provide.
10. If the Credit Union received a funds transfer for me or for other persons authorized to have access to my account, I agree that the Credit Union is not obligated to provide me with next day notice of the receipt of the funds transfer. The Credit Union will provide me with notification of the receipt of all funds transfers by including such items in the periodic account statements which the Credit Union provides. I may, of course, inquire between receipt of periodic statements, whether or not a specific funds transfer has been received.
11. If the Credit Union becomes obligated under Article 4A (Division II of the California Uniform Commercial Code) to pay interest to me, I agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.
12. The Credit Union may, in its sole discretion, reject any funds transfer request which: (1) exceeds the collected and available funds on deposit in my designated account(s); (2) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by me; (3) contains incorrect, incomplete, or ambiguous information; (4) involves funds subject to a lien, hold, dispute or legal process pending their withdrawal; or (5) involves a transfer that is prohibited under applicable law, rule, or regulation. I understand and agree that the Credit Union shall incur no liability for any loss occasioned by the Credit Union's refusal to accept any funds transfer order.
13. The Credit Union shall have the right to charge the amount of any funds transfer request to any of my accounts at the Credit Union in the event that no account is designated, or in the event that a designated account has insufficient collected funds to cover the amount of a funds transfer request. The Credit Union may charge a service charge for services relating to the sending or receiving of the funds transfer request. Such

charge(s) are set forth in the Credit Union's Schedule of Fees and Charges.

14. If I initiate a funds transfer request denominated in United States dollars for transfer to a foreign country, the Credit Union may transfer payment in the currency of the beneficiary bank's country at the Credit Union's buying rate of exchange to United States dollars. If the transfer is returned for any reason, I agree to accept the refund in United States dollars in the amount of the foreign money credit, based on the then-current buying rate of the bank converting the currency to United States dollars at the date of refund, less any charges and expenses incurred by the Credit Union.
15. Except as expressly prohibited by applicable state and federal laws and regulations, I understand and agree that the Credit Union will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer which the Credit Union failed to abide by the agreed upon security procedures) which I fail to report to the Credit Union within thirty (30) days after my receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within the Credit Union's reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) my negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction given to the Credit Union by me or my authorized agent; or (6) any error, failure or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond the Credit Union's reasonable control, including, but not limited to, any computer or communication facilities malfunction. Except as otherwise provided by applicable state or federal laws or regulations, the Credit Union's liability for any negligent or intentional action or inaction in connection with any funds transfer request shall be limited to my direct loss and payment of dividends. UNDER NO CIRCUMSTANCES SHALL THE CREDIT UNION BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE OR SPECIAL DAMAGES WHICH I MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.
16. Subject to applicable state and federal laws and regulations, the Credit Union may amend the terms of this Agreement at any time. By thereafter using or continuing to use the Credit Union's funds transfer services, I agree to such amendments.
17. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws doctrines of such state to the contrary.