

AMERICAN AIRLINES FEDERAL CREDIT UNION
ELECTRONIC FUNDS TRANSFERS AGREEMENT AND DISCLOSURE

Telephone Number for Notification of Lost or Stolen Card or Unauthorized Use: (800) 533-0035.
After Hours Number for Lost or Stolen VISA® Debit Card: (800) 754-4128.

This Electronic Funds Transfers Agreement and Disclosure ("Agreement") is required by Regulation E, issued by the Bureau of Consumer Financial Protection pursuant to the Electronic Fund Transfers Act. In this Agreement, the words "you" "your" and "Party" refer to any person to whom a Credit Union ATM Card or Visa Debit Card (collectively, "Card") is issued, any person to whom a Personal Identification Number or password (both of which are collectively referred to in this Agreement as a "PIN") is issued in connection with any such Card or other electronic fund transfer service, any person authorized to use or given access to use to any such Card or PIN, and any owner on any Credit Union Account which may be accessed by the Card or the PIN. The words "we," "us," and "our" refer to the Credit Union. This Agreement establishes your rights, liabilities and responsibilities with regard to the use of your Credit Union automated teller machine card (ATM Card), Debit Card ("Visa Debit Card"), the Credit Union's Automated Phone System ("APS") formerly known as CALL-24, Online Banking, Mobile Banking and Mobile Deposit (collectively, "EFT Services", Preauthorized Transfers, electronic check conversions and any other EFT Service you use involving transfers made to or from your account ("Account"). This agreement does not apply to Wire Transfers and other payment orders that are not sent electronically (for example, in-person payment orders made to other Credit Union accounts). By using the Credit Union's EFT Services, your Personal Identification Number or password (collectively, "PIN") assigned to you, or by authorizing another person to use the Credit Union's EFT Services or your PIN, you agree to be bound by this Agreement, the terms of your Membership and Account Agreement with us, and any other additional terms provided to you in connection with the EFT Services you have requested. Any terms used herein but not defined herein shall have the same meaning as in the Membership and Account Agreement. This Agreement shall be governed by the Federal Credit Union Act, the Rules and Regulations of the National Credit Union Administration, the Credit Union's Bylaws and solely to the extent not pre-empted by federal law, the laws of the State of Texas. Venue is proper in Tarrant County, Texas.

1. General Terms: By using your EFT Services or any other EFT Services, you authorize us to withdraw cash or transfer funds from your share (Savings) Account or share draft (Checking) Account as applicable, or to make a loan advance as allowed by law. You agree to follow our security procedures to authenticate your identity when requesting Account access or transactions. All EFT Services are covered by the terms and conditions set forth in this Agreement. You understand and agree that this Agreement is only applicable to consumer accounts, and does not apply to business accounts. All Cards are nontransferable and you agree that the Cards are the property of the Credit Union. We reserve the right to refuse any transaction for which you do not have sufficient available verified funds, which would exceed your credit limit, lower an Account below a required balance, or otherwise require us to increase the required reserve on the Account. We may set other limits on the amount of any transaction and you will be notified of those limits. We may cancel, modify or restrict the use of any EFT Service at any time subject to notification required under applicable law if your Account is overdrawn or whenever necessary to maintain or restore security to your Account. You agree to return all Cards, and any other access devices in the event that your Account is closed and to promptly notify us if your Card, or other access device is lost or stolen or if you believe your PIN has become known to an unauthorized person.

2. EFT Services:

A. ATM Card and Debit Card: You may use your Card to withdraw cash from your Savings or Checking Accounts, inquire as to the current balance of your Savings or Checking Accounts, transfer funds between your Checking and Savings Accounts and make deposits to your Checking or Savings Accounts. With your Debit Card, you may additionally pay for purchases at participating regional network merchants that display the Visa logo and obtain cash advances at financial institutions displaying the Visa logo. Some of these services may not be available at all terminals or for all Accounts.

B. APS: With a touch-tone telephone, you may use APS to obtain Account balances on your Savings, Checking, IRA, Share Certificate and Loan Accounts; obtain information about dividends earned on your Account, interest paid on your Loan Accounts, the most recent deposits and withdrawals, which checks have cleared, ATM transactions and other transfers and withdrawals made from your regular Savings Account, Checking Account or Line of Credit (LOC). This service may be interrupted periodically for system maintenance and in other circumstances beyond our control. Some of these services may not be available for all Accounts. Withdrawals may be made by check, which will be mailed to your statement address on the next business day following your APS transaction. You may also transfer funds between Savings or Checking Accounts, from Savings and/or Checking to Loan Accounts, and from your LOC to Savings or Checking. Transfers may also be made from one Account to another member Account as long as you are an owner

on both Accounts. Once you are no longer a joint owner on a share account with cross-account access, we may remove access to this service without further notice to or instruction from you. You may also use APS to make a stop payment on a personal check and reorder checks. Some of these services may not be available for all Accounts.

C. Online Banking and Mobile Banking: With a personal computer or mobile Internet device, such as a mobile phone or tablet, you may use Online Banking and Mobile Banking to access your Accounts 24 hours a day. You may use these services to transfer funds between Savings and Checking Accounts, from Savings and/or Checking to Loan Accounts, and from your LOC to Savings or Checking. Transfers may also be made from one Account to another member Account as long as you are an owner on both Accounts. Once you are no longer a joint owner on an Account, we may remove access to this service without further notice or instruction from you. This service may be interrupted periodically for system maintenance and in other circumstances beyond our control, and some of these services may not be available for all Accounts. Access to this service will be denied after numerous unsuccessful attempts to enter the system, and there may be limits on the duration of each access. With Online Banking, if you have a Checking Account, you may use the Bill Payment service to process Bill Payment transfer requests to pay third parties which you designate. Your contractual arrangement for the Bill Payment service included in the Consumer Online Banking Terms of Service below and any accompanying User Instructions provide additional terms, conditions, disclosures, and limitations.

D. Send Money Payments Service: This service allows money to be sent to others through Mobile or Online Banking to a cell phone number or email address using the Neural Payment network and third-party platforms. The Send Money Payments Service Additional Terms included in the Consumer Online Banking Terms of Service below provide for additional service terms, conditions, and disclosures.

E. Electronic Check Conversion/Electronic Returned Check Fees: You may authorize a merchant or other payee to make a one-time electronic payment from your Checking Account using information from your check to pay for purchases and/or pay bills. You may also authorize merchants or payees to electronically debit your Account for returned check fees. Your authorization occurs if you complete the transaction after you are notified that the transfer may be processed electronically or if you sign a written authorization.

F. Preauthorized EFTs:

1. Direct Deposit — Upon instruction of (i) your employer or (ii) the Treasury Department, we will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your Savings or Checking Accounts.
2. Preauthorized Debits — Upon instruction, we will pay certain recurring transactions from your Savings or Checking Accounts.
3. Automatic Clearing House (ACH) Payments — Upon instruction from other financial institutions we will accept deposits to your Savings or Checking Accounts.
4. Some of these services may not be available for all Accounts.

3. Limitation on Dollar Amount and Frequency of Transfers:

A. With APS, you may withdraw up to \$25,000 per day or the balance available from your Savings Account, Checking Account or LOC, whichever is less.

B. If you maintain a Savings Account or a Priority, Jet, Ascend, or uChecking, Checking Account, with your ATM Card, you may withdraw up to \$1,100 per day or the balance available from your Savings Account or Priority, Jet, Ascend, uChecking, Checking Account whichever is less. If you maintain a Flagship Checking Account, with your ATM Card, you may withdraw up to \$2,000 per day or the balance available from your Flagship Checking Account whichever is less. For security reasons, there are limits on the number of transfers you can make using our terminals.

C. In addition to the ATM limits described above, with your Debit Card you may purchase up to \$3,500 worth of goods and services per day or the Available Balance from your Priority, Jet, Ascend, or uChecking, Checking Account, whichever is less, for point of sale (POS) transactions; for Account Funding Transactions, you may transfer up to \$5,000 daily. On Your Flagship Checking Account, with your Debit Card you may purchase up to \$5,000 worth of goods and services per day or the Available Balance from your Flagship Checking Account, whichever is less.

D. With the Online Banking Bill Payment service, there is a dollar limit of the available balance in your Checking Account, plus your overdraft LOC available balance plus other overdraft protection sources whichever is less on any payment transfer request.

E. Transfer limitations for the Send Money Payments service are set forth below in the Send Money Payments Service Additional Terms.

4. Card and PIN Security: You agree not to disclose or otherwise make your Card or PIN available to anyone without obtaining our prior written permission. If you authorize anyone to use your Card or PIN that authority shall continue until you notify us that it is revoked and we have had a reasonable time to act on your notification. You understand that any joint owner on your Accounts is authorized to use your Card and PIN and may withdraw or transfer funds from any

of your Accounts. If you fail to maintain the security of your PIN and we suffer a loss, we may terminate your EFT services immediately. Do not keep your PIN with your Card or write your PIN on your Card. For maximum security, memorize your Online Banking password, APS, and Card PINs. When using an ATM, if the wrong PIN is entered three (3) consecutive times, you will be unable to make a transaction. To restore Card access you must call (800) 533-0035 during the timeframes as listed in Section 10. While using APS, if the wrong APS PIN is entered three (3) times, you will be "locked out" of the system and you must contact a Member Services representative to have your access restored.

5. Limitation on Electronic Transfers:

- A. For all Savings Accounts, the Credit Union reserves the right to require at least seven (7) days' notice prior to withdrawal/transfer of funds.
- B. Your APS PIN or Online Banking password may be used to access only those Accounts we authorize in advance. If your APS PIN inadvertently permits you to withdraw funds from an Account you are not authorized to use, you authorize us to withdraw a corresponding amount involved from an Account you are authorized to use, or we may seek recovery of a corresponding amount directly from you to reimburse us when we re-credit the Account accessed.
- C. You will not attempt to make a transfer when APS or Online Banking informs you, or when other circumstances give you reason to believe that the system is closed or is not operating properly due to a technical malfunction or is otherwise unable to initiate the transaction you desire.

6. Stop Payments on Preauthorized Transfers and Notice of Varying Amounts:

A. 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 the telephone number or write us at the address listed in this Agreement in time for us to receive your request three (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 fourteen (14) days after you call. We will charge a fee as set forth in this disclosure for each stop payment order you give.

B. If these regular payments vary in amount, the person you are going to pay will notify you, ten (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.)

C. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled in accordance with paragraph A of this section, and we do not do so, we will be liable for your losses or damages directly related to this transaction.

7. Charges for Transactions or Right to Make Transactions: The use of any of our EFT Services and stop payment requests on preauthorized transfers are subject to our Rate and Fee Schedule. When you use an ATM not owned by us, you may be charged a fee by the operator of the machine or any network used. The fee will be debited from your Account if you complete the transaction.

- A. **Foreign Transactions:** Debit Card purchases and cash withdrawals and ATM transactions made in foreign countries and foreign currencies will be debited from your Account in U.S. dollars. For Debit Card transactions, the rate of exchange between the transaction currency and the billing currency used for processing international transactions will be (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, or (ii) the government mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or statement posting date. A Foreign Transaction Fee as set forth in this disclosure will be assessed on all Debit Card international purchase, credit voucher, cash disbursement and ATM transactions. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. embassies or U.S. consulates. For example, if you initiate a Visa Debit Card transaction over the internet while you are here in the United States, but a merchant processes the transaction in a foreign country (even if you are unaware the merchant is in a foreign country), you will be charged a Foreign Transaction Fee as set forth in our Fee Schedule.

8. Your Right to Receive Documentation of Transactions: You will get a receipt at the time you make any transfer of more than \$15 to or from your Account using your Card. You will also receive a monthly Account statement documenting your EFT Services transactions, preauthorized transactions, transfers, withdrawals and purchases made, unless there are no transfers in a particular month. In any case, you will receive a statement at least quarterly. If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, the person or company making the deposit will notify you every time they send us the money. You may call us at the telephone number listed in Section 13 to find out whether or not the deposit has been made.

9. Disclosure of Account Information to Third Parties: We will disclose information to third parties about your Account or the transfers you make:

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

10. Your Liability for Unauthorized Transfers: Notify us **AT ONCE** if you believe your Card or PIN, Online Banking password or APS 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. Calling is the best way of keeping your possible losses down. If your Debit Card is lost or stolen, your liability for unauthorized signature-based Visa transactions with the Debit Card after you notify us, is zero (\$0). The Visa zero liability limit does not apply if you were grossly negligent or fraudulent in the handling of your VISA Debit Card, including failure to report loss or theft in a timely manner. If we determine that the unauthorized use situation involving your Debit Card is not covered by the Visa zero liability limit or if the unauthorized use involves your ATM Card or other EFT Services, your liability is determined under this paragraph. You could lose all the money in your Account (plus your maximum overdraft LOC and/or funds in your overdraft protection target source[s], if you have them). If you believe your Card or PIN, or APS or Online Banking PIN or password has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card, PIN or password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, or APS or Online Banking PIN or password, and we can prove we could have stopped someone from using your Card or your PIN or password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows electronic fund transfers that you did not make, including those made by Card, or APS or Online Banking PIN or password, or by other means, tell us at once. If you do not tell us within sixty (60) days after the first statement was mailed or delivered to you, you may not get back any money you lost after the sixty (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 will extend the time periods. If you believe your Card, or APS or Online Banking PIN or password has been lost or stolen, or that someone has transferred or may transfer money from your Savings or Checking Account without your permission, or if you believe a transfer has been made using the information from your check without your permission, call or write us at the address or telephone number below.

IF YOU KNOW OF OR SUSPECT UNAUTHORIZED USE, CONTACT US AS SOON AS YOU CAN. CALL: (800) 533-0035 from 7:00 a.m. – 7:00 p.m. Central Time (CT) Monday through Friday; 7:00 am – 5:00 pm (CT) Saturday. ADDRESS: American Airlines Federal Credit Union, ATTN: Payments Department, P.O. Box 619001, MD 2100, DFW Airport, TX 75261-9001 or, you may contact us via our website at AACreditUnion.org and click on the support buttons located throughout the site.

For Lost or Stolen Debit Cards when you are unable to contact the Credit Union call the Lost and Stolen Card Center (800) 754-4128 (open 24 hours a day).

11. Disclosure of Our 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:

- A. If, through no fault of ours, you do not have enough money in your Account to make the transfer.
- B. If your Account is subject to legal process, encumbrance or other claim.
- C. If the transaction would exceed the unused portion of your LOC and/or overdraft protection target sources.
- D. If you provided us with incorrect information.
- E. If the ATM where you are making the transaction does not have enough cash.
- F. If the equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable and you knew about the breakdown when you started the transfer.
- G. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- H. If your Card has expired, your Card is damaged or has been retained by the ATM due to the entry of an incorrect PIN.
- I. If you have closed the Account from which you have authorized automatic transfers.
- J. The payee mishandles or delays a payment we sent.
- K. You instruct us to make tax payments or court-ordered payments. You may not make these types of payments using the EFT Services.
- L. You schedule your transmit date to occur during the grace period for that merchant/payee. We will not be responsible for any late fees associated with payments which have scheduled due dates after the due date on the bill. This is the

case even if the vendor allows a "grace period." You may schedule payments during the "grace period," but any late charges associated with payments scheduled as such will be your responsibility regardless of the cause of the late payment.

M. There may be other exceptions in other agreements we have with you.

12. Changing or Terminating this Agreement: Suspension and Termination of Services: We may change add to or supplement this Agreement at any time by mailing or delivering a copy of any changes to you. Unless we are required to provide advance notice, the change is effective on the date it is mailed to you. Use of your Card, Online Banking, APS PIN, or any EFT Service after the effective date of any change will constitute your acceptance of that change. We may delay enforcing any of our rights under this Agreement without losing them. The fact that we do not enforce our rights in one instance does not mean that we cannot do so in another instance. You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Cards and any access codes. You must return all Cards to us. You also agree to notify any participating merchants that you have revoked your authority to make Bill Payment transfers. The use of Credit Union EFT Services is a privilege of membership and not a right. In the event that a member causes us a loss, or makes known his or her intention to cause us a loss, whether by way of loan default, Account overdraft, or otherwise, or in the event that a member or any person authorized by the member has been abusive in the conduct of his or her affairs with the Credit Union, it is our policy to restrict or terminate certain services extended to the member, including without limitation, telephone, computer (transactions only), and mobile access services and Debit Card and ATM Card services, and you agree that we may do so. Any electronic access restrictions we may impose under these circumstances may apply to all of your Accounts. Under certain circumstances, services may be reinstated if any delinquency, loss or other adverse matter is subsequently cured. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your Accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or PIN for any EFT service. Any termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

13. Resolution of Errors or Questions: This Agreement governs the procedure you must use in case of errors or questions concerning any receipt you receive at an ATM or concerning your statement reflecting withdrawals from your Savings or Checking Accounts using your Card, APS or any other EFT Service.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, CALL OR WRITE AS SOON AS YOU CAN. CALL: (800) 533-0035 from 7:00 am – 7:00 pm CT Monday through Friday; 7:00 am – 5:00 pm (CT) Saturday. ADDRESS: American Airlines Federal Credit Union, ATTN: Payments Department, P.O. Box 619001, MD 2100, DFW Airport, TX 75261-9001 or, you may contact us via our website at AACreditUnion.org and click on the support buttons located throughout the site.

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, we must hear from you no later than sixty (60) days after we sent you 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) days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (10) business days (If the error you assert is an unauthorized signature-based Visa transaction, we will credit your Account within five [5] business days unless we determine that the circumstances or your Account history warrant a delay, in which case you will receive credit 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, we may take up to ninety (90) days to investigate your complaint or question, and we may take up to twenty (20) business days to credit your Account for the amount you think is in error. For errors involving a point of sale transaction or a transaction initiated outside the United States, its possessions and territories, we may take up to ninety (90) days to investigate your complaint or question. 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. You may ask for copies of the documents that we used in our investigation.

14. Authorized Transactions: If you provide a third party your Card, PIN, password, any combination thereof, or any other means of accessing your Account to initiate an EFT, you are responsible for all transactions initiated by such third party, even if the third party exceeded the authority you provided. This provision will apply even to the extent that you share such means of accessing your Account with a third party service that performs functions on your behalf, such as aggregating account information from your various financial institution accounts or initiating payments on your behalf. All such third party transactions, even if they exceed your authority, will be considered authorized by you.

15. Business Days: For purposes of this Agreement, our business days are Monday through Friday. Holidays are not included.

16. Restricted Transactions: The Services may not be used for any illegal activity or transaction. You agree that you will not cause or allow our Services or your PIN to be used in any manner or for any transaction that we believe possess an undue risk of illegality and we may refuse to authorize any such use or transaction. Further, you may not use the Services for purchase of any goods or services on the Internet that involve gambling of any sort. Such transactions include, but are not limited to, any quasi-cash or online gambling transaction, any electronic commerce 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. However, in the event that a transaction described in this paragraph is approved and processed, you will still be responsible for such charges. If you use the Services or PIN for a transaction that is determined to be illegal, you will be liable for the transaction. You also waive any right to take legal action against the Credit Union for your illegal use of the Services or PIN and agree to indemnify and hold the Credit Union and VISA International, Inc. harmless from and against any lawsuits, other legal action, or liability that results directly or indirectly from such illegal use.

17. Preauthorization Holds: When you use your Debit Card at certain merchants such as self-service gas stations, restaurants, hotels, airlines, and rental car companies, the merchant may request a preauthorization hold to cover the final transaction amount. When we preauthorize the transaction, we commit to make the requested funds available when the transaction finally posts and as such, we generally place a temporary hold against some or all of the funds in the Account linked to your debit card, based on the amount of the preauthorization request from the merchant. We refer to this temporary hold as a "preauthorization hold," and the amount of the preauthorization hold will be subtracted from your available balance as authorization requests are received by us throughout each day. Until the transaction finally settles or we otherwise remove the hold (for example, we may remove the hold because it exceeds the time permitted, as discussed below, or we determine that it is unlikely to be processed), the funds subject to the hold will not be available to you for other purposes. At some point after you sign for the transaction, it is processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after you signed for it, depending on the merchant and its processing company. These payment requests are received in real time throughout the day and are posted to your Account as they are received.

The preauthorization hold may be in an amount greater than or less than the actual purchase amount and generally may be placed on your Account for up to three (3) business days but note that longer holds may apply. The preauthorization hold may differ from the transaction amount because the actual transaction amount is not yet known to the merchant at the time the authorization request is submitted after your debit card is swiped (such as a gas station purchase). This can happen at a restaurant or a gas station, where your debit card is swiped before your actual transaction amount is known, because you may choose to add a tip to a restaurant transaction or because the amount of gas you pump is unknown when your card is swiped. In some cases, we may not receive an authorization request from the merchant, and there will be no authorization hold reflected in your available balance. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

Generally, you may not access funds that are subject to a preauthorization hold. Generally, preauthorization holds may remain on your Account for up to three (3) business days, even after the transaction has been paid, but note that longer holds may apply. In addition, even after a preauthorization hold is released, the transaction may be posted to your Account at any time, and we are required to honor the prior authorization, even if the preauthorization hold has been released. As a result, you must ensure that sufficient funds are available and remain in your Account to pay for your Debit Card transactions. Preauthorization holds affect the availability of funds to pay for checks drawn on your Account and other withdrawal transactions. You acknowledge and agree that we are not liable for any damages you may incur for dishonor of items or other transactions because of preauthorization hold placed on your Account funds.

18. Confidentiality: Certain EFT Services such as ATM and Debit Cards, APS, Online Banking and Mobile Banking may allow a user to obtain certain information about the Primary Member and all of the Primary Member's Credit Union Accounts, including all share and loan Account information, even if the user is not an Owner or is not otherwise authorized on a particular Account. The Primary Member acknowledges and agrees that any user authorized to use a Card or PIN to access the EFT Services will have full access to all of the Primary Member's Account information available through the EFT Services, and we are not responsible for access by such persons.

NOTICE: IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, DESTROY YOUR CARD(S) AND PINS IMMEDIATELY BY CUTTING THEM IN HALF OR OTHERWISE DESTROYING THEM AND NOTIFY US IN WRITING. ANY USAGE OF CARD(S), PINS, PASSWORDS, OR ANY EFT SERVICES UNDER THIS AGREEMENT IS CONSIDERED ACCEPTANCE OF THE TERMS HEREIN.

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