



DEBIT CARD AGREEMENT

You may use your Northern Star Check Card without a personal identification number (PIN) to pay for goods and services at places which display the VISA logo. You may not use your card for any illegal transaction. You may use Northern Star Visa Check card with your personal identification number (PIN) to:

- Withdraw cash from your share savings and checking accounts.
- Obtain share savings and checking accounts balances and information
- Transfer funds between your saving and checking accounts
- Pay for purchases at places that have agreed to accept the card.

Access Limitations on transaction frequency and amount

ATM cash withdrawals are limited to a \$500.00 per day.

You may access your Credit Union account(s) by visiting a branch office or by utilizing an automated service including but not limited to ATM (automated teller machine), check card, check, audio response, home banking, ACH and wire transfer. No more than six transfers and withdrawals or a combination of the two may be made from a savings account to another account at the Credit Union, ATM, or to a third party by means of preauthorized transfer.

The following transfers from a savings account count toward the limit of six per month:

- telephone requests taken by an employee to transfer funds from another account
- instructions received through our audio response system to transfer funds to another account
- transfers cover overdrafts (if more than one check overdrafts on that particular day, normally only one transfer is made);
- transfers to cover ACH debits which overdraw the checking account;
- instructions received through home banking transfer funds to another account;
- preauthorized or automatic transfers to a third party (including ACH debits)

Charges

There is no charge for a transaction performed at an automated teller machine owned by this Credit Union with a card issued by us. There are fees charged by us for using our ATM card at point of sale terminals or automated teller machines owned and operated by other institutions. A fee may be imposed by the ATM operator if you use an ATM not owned or operated by Northern Star Credit Union. There is no charge for purchases with your Northern Star Check Card if no PIN is entered. If you use your PIN, a charge may be imposed by the Credit Union and the merchant. There is no charge for recurring deposits. There is a charge for a preauthorized debit which cannot be processed due to insufficient funds in your account. These charges are shown on the Disclosure of Fees available in any branch office or online.

Documentation of Transfers

You can get a receipt at the time you make a transaction using an automated teller machine or point of sale device with a PIN. You should get a receipt each time you use your Northern Star

Check Card without a PIN to purchase goods or services. It is suggested that you retain these receipts for comparison to the information provided on your statement of account.

Pre-Authorized Debits (ACH)

The Credit Union will accept pre-authorized debits received in your name through the ACH (Automated Clearing House) system. You must authorize these debits with the originator (a company or organization). The originator is responsible for giving a copy of the authorization to you and for keeping a copy of your authorization on file. Since these debits are normally directed to your checking account, some rules are the same as for written checks.

Unauthorized Debits

An unauthorized debit means a debit, which has been initiated by a company against your account without your written authorization. It may also be a debit, which is in an amount different than what you authorized, or a debit that was sent earlier than you authorized. If you believe you have an unauthorized debit, you must notify the sending company that you have revoked your authorization. You must also file an Affidavit with the Credit Union before we can return the debit. In order to receive immediate credit you must report the unauthorized debit to the Credit Union within 15 days from the date the information describing the debit is made available to you.

In Case of Error or Questions about Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt, please call 757-487-3474, write to Northern Star Credit Union at 5100 George Washington Hwy. Portsmouth, VA 23702, or send an email to www.nstarcu.org as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If your statement shows an electronic funds transfer that you did not make or authorize anyone to make, tell us at once. If you do not tell us within 60 days from the time the charge first appears on your statement, you will not get back any money you lost.

- Provide us your name and account number.
- 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.
- Provide us the dollar amount of the suspected error.

In the case of a request for reimbursement for an unauthorized transaction, you agree to provide the Credit Union with an affidavit on the Credit Union's form describing the nature of the loss. This determination could take up to 90 days.

If you notify us of an unauthorized Check Card transaction processed through the VISA network where no PIN was entered, we will provisionally credit your account within five (5) business days of the notification. We require written confirmation from you before providing provisional credit. We may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrant the delay. We will notify you with the results within three (3) business days after completing our investigation. If it is determined that there was no error, a written explanation will be provided.

You will have no liability for unauthorized use of your check card or account information when the transaction is processed through the VISA network unless the card was handled negligently.

If your ATM card or check card is lost or stolen or used without your authorization at an ATM or point of sales device with a PIN you must tell us within 2 business days after you learn of the loss, theft or unauthorized use of your card or PIN. If we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose all funds in your account.

FOREIGN TRANSACTIONS

Purchases and cash withdrawals made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be at (a) the wholesale market rate or (b) the government mandated rate, whichever is applicable, in effect one day prior to the processing date, increased by one percent.