



Electronic Services Disclosure

This disclosure is made to comply with the requirements of the Electronic Funds Transfer Act, Federal Reserve Regulation E, and VISA Operating Rules. This law establishes the basic rights, liabilities and responsibilities of consumers who use electronic fund transfer services and of the financial institutions providing such services. If you use automated teller machines on any network in which the Credit Union participates, or if you use any preauthorized debit or credit transfer service (such as direct deposit, insurance or mortgage payments, etc.), or use a Northern Star Credit Union check card, the law and this disclosure apply to you. Additionally, the information provided covers the audio response, home banking and future electronic services offered by this Credit Union. Some specific services described may not apply to your account. This disclosure preempts the terms of any previous electronic services disclosure, which may have been provided to you.

Your liability for unauthorized transactions

Tell us AT ONCE if you believe your Credit Union ATM card, audio response or home banking PIN has been lost, stolen or used or may be used without your authority. Telephoning the Credit Union is the best way of keeping your possible losses down, although you may tell us in person, in writing or by electronic mail at the address in this disclosure. You could lose all the money in your account (plus your maximum revolving line of credit).

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. These same rules apply to your audio response or home banking PIN.

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 mailed to you, you will not get back any money you lost.

Non-Visa Debit Transactions

Northern Star Credit Union Inc. enables Non-Visa Debit Transactions processing and does not require that a PIN authenticate all such transactions. A Non-Visa Debit Transaction may occur on your Northern Star Credit Union debt card through the Star, Pulse, Accel/Exchange, NYCE, AFFIN, National Exchange, Credit Union 24, Member Access Atlantic, Maestrow, CUHereMoneyPass, and Plus Networks. Below are examples to distinguish between a Visa Debit and Non-Visa Debit Transactions:

- To initiate a Visa Debit Transaction at the point of sale, the cardholder signs a receipt, provides a card number in e-commerce or mail/telephone order environments, or swipes the card through a point-of-sale terminal.
- To initiate a Non-Visa Debt Transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone after clearly indicating a preference to route it as a Non-Visa Transaction.

Address and Telephone Number

If you believe that your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: 757-487-3474 or send a facsimile with your signature to (757) 487-9464, or write: Northern Star Credit Union, 5100 George Washington Highway, Portsmouth, VA 23702, or email: nstarcu@nstarcu.org After normal business hours contact 1-800-528-2273.

Business Days

For purposes of these disclosures, our business days are Monday through Friday. Saturdays, Sundays and Federal Holidays are not included.

Account Access

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 your automated teller machine card or your Northern Star Check card with your personal identification number (PIN) to:

- withdraw cash from your share savings and checking accounts.
- make deposits to your savings and checking accounts.
- transfer funds between your saving and checking accounts whenever your request.
- pay for purchases at places that have agreed to accept the card.

You may use our audio response system or home banking with your PIN to:

- transfer funds from savings or checking to your loan accounts or other share accounts.
- obtain share and loan account balances and information.
- obtain an advance on an approved line of credit.

Additional information not involving electronic funds transfer is available through automated teller machines, our audio response system, and home banking.

Limitations on transaction frequency and amount

ATM cash withdrawals are limited to \$200.00 per transaction with a \$500.00 per day limit. There is no limitation on the number or dollar amount of preauthorized debits or credits

processed providing there are sufficient funds in your account to cover any debit. There is no limitation to the number of audio response, or home banking transactions you may make per month (subject to the limitations discussed under ACCOUNT ACCESS) provided there are sufficient funds to complete the transactions. For security purposes a maximum dollar amount for withdrawals may be imposed.

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. The fees charged by us for using our ATM card at point of sale terminals or automated teller machines owned and operated by other institutions are shown on the Rate and Fee Schedule available in all branch offices. 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 to use our audio response system or home banking.

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. This charge is shown on the Disclosure of Fees available in all branch offices.

Disclosures of Information to Third Parties

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

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

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.

In Case of Error or Questions about Your Electronic Transfers

Write to the address shown in this disclosure as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 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 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.

Special Rules for New Accounts

If the notice of error involves an electronic funds transfer to or from the account within the first 90 days, we will credit your account within 20 business days for the amount you think is in error. The investigation process may take up to 90 days.

Electronic Mail Communications

Northern Star has the right to contact you via electronic mail (e-mail) on matters concerning your account, membership, or Northern Star services. Any e-mail address given to a Northern Star employee or volunteer can be kept on record as your email address. Do not give any Credit Union representative an e-mail address that you believe is not secure or that you share access with. Although Northern Star is not obligated, we reserve the right to require authentication of e-mails or electronic communication. The decision to require authentication is at the sole discretion of the Credit Union. We may not immediately receive an e-mail you send and may not take action on a request delivered electronically, unless we receive it and have adequate time to act on it.