



ACH ORIGATION SETUP

I hereby authorize Workers Credit Union, to initiate debit entries to my account indicated below and the financial institution named below. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law.

Member Name

Phone Number

Address

City/State

Zip Code

Member Signature _____ Date _____

DEBIT AUTHORIZATION

Amount of Debit \$

Date on which the account will be debited

Name of Financial Institution to be debited

Routing/Transit #

Account # to be debited

Checking

Savings

Frequency of Debit

One Time

Weekly

Monthly

CREDIT AUTHORIZATION

Amount of Credited \$

Checking

Savings

Loan

Name of Financial Institution to be credited

Routing/Transit #

Account # to be credited

Name on the account if different from above

*****IMPORTANT** Please Read: This authority is to remain in full force and effect until Workers Credit Union has received written notification from me (or either of us) of its termination or change in such time and manner as to afford Workers Credit Union a reasonable opportunity to act on it. Workers Credit Union is NOT responsible for fees incurred for not canceling in time.***

Initial that I have read the above statement

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or statement savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Automated Phone Banking - types of transfers and inquiries - You may access your account by telephone 24 hours a day 7 days a week at 978-345-1021 or for non-local calls in MA & NH, 1-800-221-4020 using your personal identification number and your account numbers to:

- transfer funds from checking to checking or statement savings: maximum amount is equal to available balance.
- transfer funds from statement savings to checking or statement savings: maximum amount is equal to available balance.
- make payment from checking or statement savings to loan and mortgage accounts with us.
- request a bank check from checking or statement savings: maximum amount is \$2,500.00 and maximum check requests is two within a 24-hour period.
- request copy of most recent 1099-INT form.
- request stop payment on a check. Stop payment on a range of checks limited to twenty-five.
- get information about:
 - the account information including balance, deposits and withdrawals on checking, statement savings, certificate of deposit or IRA accounts. Inquire up to 30 transactions of each type within the last 30 days.
 - the loan information including transaction history on mortgage and loans. Inquire up to 30 transactions with the last 60 days.
 - check transactions information - total of five checks within the last 30 days; query by check number, transaction date, amount or both.
 - ATM/ITM or Debit transaction history. Inquire up to 30 transactions of each type within the last 30 days.
- temporary freeze ATM or Debit Card
- change Automated Phone Banking PIN
- report lost/stolen ATM or Debit Card

Workers Online Transfers - types of transfers - You may access your account(s) by computer, tablet, and/or mobile device with internet access, using your user ID and password to:

- transfer funds from checking to checking or statement savings
- transfer funds from statement savings to checking or statement savings
- make payments from checking or statement savings to loan accounts with us
- make recurring or single payments from checking to third parties using our Bill Payment service (please see our fee schedule for any fees that may apply)
- get information about:
 - the account balance of deposit accounts
 - the balance and payment amounts of loan accounts with us
 - transaction histories on deposit accounts
 - historical and pending information of Bill Payments to third parties

ATM Transfers - types of transfers and dollar limitations - You may access your checking and statement savings account(s) by ATM using your ATM card or Debit Card and personal identification number, to:

- make deposits to checking or statement savings account(s)

- make cash withdrawals from checking or statement savings account(s)
 - You may withdraw no more than \$500.00 per day (or any lesser amounts determined by the credit union)
 - Make unlimited transfer(s) of funds between statement savings and checking account(s), if there are sufficient funds to cover the transfer(s)

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

ITM Transfers - types of transfers and dollar limitations - You may access your account(s) by ITM using your ATM card or Debit Card and personal identification number, when appropriate to:

- make check deposits to checking or savings account(s)
- make cash deposits to checking or savings account(s)
 - you may deposit up to \$5,000.00 in cash without a video representative. A video representative will be prompted for cash deposits in excess of \$5,000.00
- make combined check and cash deposits to checking and savings account(s)
 - you may make a combined deposit greater than \$5000.00 only with video representative assistance.
- make cash withdrawals from checking or statement savings account(s)
 - you may withdraw no more than \$750.00 per day when using the ITM without a video representative (or any lesser amounts agreed upon with the credit union)
 - you may withdraw more than \$750.00 per transaction and day if a video representative is available and accessed
- make unlimited transfer(s) of funds between statement savings and checking account(s), if there are sufficient funds to cover the transfer(s)
- cash checks
 - you may cash checks under \$2,500.00 without prompting a video representative. If it is a non-Workers Credit Union check, you must have enough in your account to cover the amount. A video representative will be prompted for amounts in excess of \$2,500.00

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

Please see our fee schedule for any applicable fees.

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your Debit Card:

- you may not exceed \$2,000.00 per day (or any lesser amounts determined by the credit union)

Currency Conversion and Cross-Border Transaction Fees. If you initiate a transaction with your Debit Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

Mastercard Automatic Billing Updater Program and Notice.

Your Debit Card will be automatically enrolled in the free Mastercard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 978-345-1021 or 800-221-4020 (for non-local calls in MA and NH), email us at wcu@wcu.com, notify us through our website at wcu.com, or mail us notice of your intention to opt out at 119 Russell Street, Littleton, MA 01460. You must include your name, account number, last 4 digits of your card number, and if request is sent by mail, please include member signature. If you opt out, you cannot opt back in at a later time.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. You agree to pay all ATM transaction fees outlined in the ATM Fee Schedule. You understand and agree that We will charge you a fee for each balance inquiry made at an ATM not owned by us ("out-of-network ATM") and a separate fee for each Cash Withdrawal or Transfer made at an out-of-network ATM, even if the balance inquiry and withdrawal or transfer are made during the same visit. We may subtract these fees from your Available Balance, even if the fee makes your Available Balance negative.

In addition to fees charged by Us related to Your use of out-of-network ATMs, the owner or operator of the out-of-network ATM may also charge You one or more separate additional fees for the ATM transaction, and the out-of-network ATM owner or operator may charge you a fee for a balance inquiry even if you do not complete a fund transfer or withdrawal. Please refer to our separate fee schedule for related service fees.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can access your account online at wcu.com or call us at 978-345-1021 or 800-221-4020 (for non-local calls in MA & NH) to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

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

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 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 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice 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.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

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

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within 3 days after we have discovered that an unauthorized disclosure has occurred.

UNAUTHORIZED TRANSFERS

- (a) **Consumer liability.**

• **Generally.** Tell us AT ONCE if you believe your card and/or code 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 or draft. Telephoning is the best way of keeping your possible losses down. You could lose up to \$50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back the money you lost (up to \$50) after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• **Additional Limits on Liability for Debit Card.** You will not be liable for any unauthorized transactions using your Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E (described above) apply. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

DORMANT OR ABANDONED ACCOUNTS

After 12 months (365 days) for checking account product(s) and after 24 months (730 days) for savings account product(s) of your not conducting any transactions, your account will go into a dormant status and your account will receive a monthly inactivity fee. Please see our fee schedule for further information. You can bring the the account to active status by conducting a deposit or withdrawal from the account, by completing a secure form that can be found by logging into online banking and that would need to be submitted via online banking, or by contacting a Workers representative to request that the account be brought back to active status. If you do not take any actions to bring the account(s) to active status, at the end of 3 years the account will be subject to escheatment. Please see our fee schedule for related fees.

Under Massachusetts Unclaimed Property Law, share and deposit accounts of Massachusetts residence are presumed abandoned if (a) the account has been dormant for at least three years from the date of your last transaction on the account. If an account(s) is presumed abandoned, the money in the dormant account must be sent to the State, as abandoned property. The State will hold this property until the owner claims it. If the account has not been activated before the escheatment date, the transfer to the State is subject to an escheatment fee which we would deduct from the account. Please refer to our separate fee schedule for related fees.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed 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 transfer 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.

- (1) Tell us your name and account number (if any).
- (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 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

WORKERS CREDIT UNION

119 RUSSELL STREET
LITTLETON, MA 01460

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 978-345-1021 or 800-221-4020 (for non-local calls in MA & NH)

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST