DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS (EFT)

Directions Credit Union offers various electronic fund transfer services to our members. If you have been approved, to access your account(s) through EFT Services, we will provide from time to time, plastic Automated Teller Machine Cards (ATM Cards) and Visa® Debit Cards to certain members who apply for any, and are approved for ATM Cards or Debit Cards. Sometimes two or more persons are furnished such cards relating to a single account at the Credit Union. You may also be authorized access to your account(s) though our Directions Credit Union's Online Banking system.

When a secret Personal Identification Number ("PIN") is also provided to a member in relation to an ATM Card and/or a Debit Card, the ATM Card and PIN and/or the Debit Card and PIN can be used in any one of a number of Automated Teller Machines (ATMs) to make "electronic fund transfers." Transfers can be made to, from or between one or more accounts in the Credit Union. Simply follow the instructions at the machine. You may use your Card in automated teller machines of the Credit Union and Visa® Network machines or facilities as the Credit Union may designate and participate with for you to use your ATM Card or Debit Card.

This disclosure is furnished to you as a Member of Directions Credit Union. It meets the requirements of both the federal and Ohio statutes relating to "electronic fund transfers". It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner. This disclosure is also a contract. The terms and conditions set out here are binding on you and on us as to the making of such "electronic fund transfers" and the use of your ATM/Debit Card and PINs, access by Code(s), or any other electronic fund transfers, in the following cases:

- If you use the account(s) covered by this disclosure after receipt of this agreement.
- If you already have an ATM Card and PIN, a Debit Card and PIN, Directions Credit Union Online Banking system access and/or a PIN provided by us and you use them to make such transactions after receipt of this agreement.
- If you ask us to provide you with a PIN and you thereafter use it, together with an ATM Card, Debit Card, or Directions Credit Union E-Banking system to make such transactions.
- If you ask us to provide you with a PIN and you thereafter use it to make any service transactions.
- If you receive an ATM or Debit Card from us without asking for it, but then ask us to provide you with a PIN so that you can use the card, and you use the card and PIN to make such transactions.
- If you receive access to use our Online Directions Pay Bill payment System for any transactions.
- If you authorize the payee of any share draft or e-Check to be processed electronically.
- In any such cases, your use of the account(s) or your making of such transactions constitutes your acceptance of the terms and conditions set out in this disclosure.

Although your account(s) may be subject to "electronic fund transfers", and in that regard are subject to the terms and conditions of this disclosure, you may continue to use those account(s) to the same extent and in the same manner that you have in the past, in so far as "over-the-counter" and other non-electronic transactions are concerned.

In addition, Federal law defines "remittance transfers" to include most electronic money transfers from consumers in the United States through "remittance transfer providers" to recipients abroad. Remittance transfers are commonly known as "international wires," "international money transfers," or "remittances." Under federal law, remittance transfers do not include transfers of less than $15. Consumers sending a remittance transfer will receive a disclosure prior to sending any funds internationally identifying the amount of the fees, taxes, and exchange rate (if applicable). A receipt or proof of payment that also includes the funds available date will be provided to the consumer after the funds are sent. Consumers also have cancellation and error resolution rights. Your right pertaining to remittance transfers may differ from those set forth in this "electronic fund transfers" disclosure.

In this disclosure, "you" and "your" include the plural in cases where two or more persons have an interest in a single account affected by an "electronic fund transfers" service. "We" or "us" refer to Directions Credit Union.

THE FOLLOWING SECTIONS RELATE TO ALL "EFTS" AFFECTING YOUR ACCOUNT(S) WHETHER MADE BY USE OF AN ATM CARD OR OTHERWISE

1. **Accounts Affected.** Each of your accounts at the Credit Union can be subject to some kind of "electronic fund transfer" service, with the exception of IRA's and Certificate accounts.
   The affected accounts are sometimes referred to in this disclosure as "asset account(s)," "designated accounts" or simply as your "account(s)".
   You may notify us if you do not want your accounts to be subject to any particular type of "electronic transfer" service, and you may change those instructions in the future. We will, in all cases, follow your instructions to the extent our "electronic funds transfers" programs permit at that time.
2. **Account Agreements.** The terms and conditions of the account agreements relating to your accounts with us remain in effect except to the extent modified by this disclosure.
3. **Minimum Balance.** You must always maintain any minimum balance requirements to be entitled to make, by use of ATM, Debit Card, or Directions Credit Union E-Banking system, "electronic fund transfers" or e-Check(s)s affecting your account(s). PINs for use with electronic access devices may not be issued to members whose loan payments to us are more than 30 days delinquent. We reserve the right to increase minimum balance requirements or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.
4. **Automated Teller Machine (ATM) Transactions:**
   If you have been approved for an ATM Card ("ATM/Debit Card"), along with a PIN, you can use it to make any or all of the following transactions at an Automated Teller Machine at the Credit Union or at any of the Networks and such other machines or facilities as the Credit Union may designate. At the present time, you may use your Card to:
   - Make deposits to your share (savings), share draft (checking) accounts.
   - Withdraw cash from your share (savings) or share draft (checking) account(s).
   - Transfer funds between your share draft (checking) and share savings accounts whenever you request.
   - Pay for Point of Sale (POS) purchases at places that have agreed to accept the Automated Teller Machine Cards (ATM/Debit Cards) at ATMs of the Credit Union and other participating Networks authorized by this Credit Union, with your Card and PIN (Personal Identification Number).
   - Obtain balances in your share and share draft account(s).

   ATM Transaction Restrictions:
   - There is a limit of twenty-five (25) cash withdrawals you may make in any one (1) day, if you have sufficient funds in your account.
   - Maximum ATM cash withdrawals: Withdraw cash from your share (savings), share draft (checking) not exceeding $510.00, if you have sufficient funds in your account.
   - Maximum Point of Sale (POS) in any one (1) day is $510.00, if you have sufficient funds in your account.
   - Unrestricted transfers between your Credit Union share and share draft (checking) accounts with available funds.
   - For security reasons, there are limits on the frequency and number of transfers you can make at ATMs.
   - Due to servicing schedules and processing time required for ATM operations, there may be a delay between the time a deposit (either cash or check) is submitted and when the funds will be available for withdrawal.
   - You may not use your card to initiate any type of gambling activity.
   - Transfer Limitations in Section 12 may apply.

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

   ATM Charges for Network Use of ATM

   A. Our Fee to You for Using our ATM:
   - See our fee schedule for fees that we may assess you. All ATM's that we own are clearly marked.

   B. Charges by Third-Parties for Your Use of Their ATM:
   You may also be charged an ATM fee if you use an ATM that is not operated or owned by this Credit Union or its networks, and you "attempt" to make a transaction at this Credit Union. Anyone who owns and operates an ATM terminal may not impose their own fees upon a consumer

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for usage of the ATM terminal if the consumer is using an access device; this includes fees for any local network used, regional fees assessed, international or national fees and other fees.

If you use an ATM terminal not owned by us and do not want to be charged a fee, DO NOT use that terminal.

5. **Visa® Debit Card "Electronic Fund Transfer" Services.** At the present time, if you have been approved for a **Visa® Debit Card,** you can authorize the following types of "electronic fund transfers" to or from your asset account(s) at the Credit Union with your **Visa® Debit Card**:
   - Withdraw cash from your share or share draft (checking) account(s).
   - Make deposits to your share or share draft (checking) account(s).
   - Transfer funds between your share draft (checking) and share savings accounts whenever you request.
   - Pay for purchases at places that have agreed to accept the Automated Teller Machine Cards (ATM Cards) or Visa® Debit Card, not exceeding the limit set forth above in this section and provided you have sufficient funds in your account for the requested transfer(s).
   - Order goods or services my mail, telephone, online or from places that accept Visa® Debit Cards.
   - Obtain balances in your share and share draft (checking) account(s).

   Visa® Debit Card Transaction Restrictions:
   - There is a limit of twenty-five (25) Debit Card purchases you may make in any one (1) day, if you have sufficient funds in your account.
   - Purchase amounts are limited to the amount in your account.
   - Point of Purchases are limited to $5,000.00 per day.
   - There is a limit of twenty-five (25) cash withdrawals at an ATM you may make in any one (1) day, if you have sufficient funds in your account.
   - Maximum ATM cash withdrawals from your share (savings), share draft (checking) not exceeding accounts through an ATM electronic withdrawal of $510.00, if you have sufficient funds in your account.
   - Maximum DCU ITM (Interactive Teller Machine) cash withdrawals from your share (savings), share draft (checking) not exceeding from share (savings) and share draft (checking) accounts through an DCU ITM (Interactive Teller Machine) electronic withdrawal of $3,000.00, if you have sufficient funds in your account.
   - There is a limit of twenty-five (25) POS Debit Card transactions you may make in any one (1) day, if you have sufficient funds in your account.
   - Maximum purchases (POS) from terminals per any (1) day of $5,000.00, if you have sufficient funds in your account.
   - Unrestricted transfers between your Credit Union accounts with available funds;
   - You may not use your card to initiate any type of gambling activity.
   - Transfer Limitations in Section 12 may apply.

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

6. **Health Savings Account Debit Card.** Credit Union Health Savings Account (HSA) Debit Cards allow direct, point-of-sale access to HSA funds for qualified medical expenses. They are governed by Regulation E, which protects against unauthorized transfers. Funds are capped by your available balance. They are exclusively for qualified medical expenses for you, your spouse, or dependents. They work at point-of-sale (PIN or signature) and ATMs. Visa® zero liability provisions do not apply for unauthorized use. Transactions will be deducted from your Health Savings Checking Account.

   At the present time, you may use your Card to:
   - Make deposits to your checking) accounts(s).
   - Withdraw funds from your checking) account(s).
   - Transfer funds from your checking accounts.
   - Pay for Point of Sale (POS) purchases at places that have agreed to accept the Visa® Debit Card and with a Personal Identification Number (PIN) to purchase goods or services at participating merchants
   - Order goods or services my mail, telephone, online or from places that accept Visa® Debit Cards.
   - Obtain balances in your Checking account(s).

   ATM Transaction Restrictions:
   - There no on the number of **Health Savings Account Debit Card** purchases you may make, if you have sufficient funds in your account.
   - There is a limit of twenty-five (25) cash withdrawals you may make in any one (1) day from an ATM, if you have sufficient funds in your account.
   - Maximum ATM cash withdrawals: Withdraw cash from your checking not exceeding $510.00 in any one day, if you have sufficient funds in your account.
   - There is a limit of twenty-five (25) POS Debit Card transactions you may make in any one (1) day, if you have sufficient funds in your account.
   - Maximum Point of Sale (POS) in any one (1) day at a POS terminal is $10,000.00, if you have sufficient funds in your account.
   - Unrestricted transfers from your Credit Union, up to the balance in the checking account, with available funds.
   - For security reasons, there are limits on the frequency and number of transfers you can make at ATMs.
   - Due to servicing schedules and processing time required for ATM operations, there may be a delay between the time a deposit (either cash or check) is submitted and when the funds will be available for withdrawal.
   - You may not use your card to initiate any type of gambling activity.
   - Transfer Limitations in Section 12 may apply.

7. **Directions Credit Union's Online E-Banking (Online & Mobile Banking) Transactions.**

   If we approve the Directions Credit Union E-Banking for your account, a secure login will be required to access online banking. You must use your secure login to access your account(s). At the present time, you may use the Directions Credit Union E-Banking to:
   - Withdraw funds from your share and share draft (checking) accounts.
   - Transfer funds from your share, share draft (checking and money market accounts.
   - Obtain balance information for your share, share draft (checking), loan, money market, club, and certificate accounts.
   - Make loan payments from your share and share draft (checking), money market, and club accounts.
   - Determine if a particular item has cleared.
   - Verify the last date and amount of your payroll deposit
   - For security reasons, there are limits on the number of transfers you can make using our online account service.

   Directions Credit Union's Online Banking Transaction Restrictions:
   - There are no limits on the number of inquiries, transfers or withdrawal requests per day, provided that you have sufficient funds in your account(s);
   - Maximum withdrawal or transfer amount from your accounts can not exceed $5,000.00 each day, if you have sufficient funds in your account.
   - No transfer or withdrawal may exceed the available funds in your account.
   - Transfer Limitations in Section 12 may apply.

   The Online Banking is available 24 hours per day; however, this service may be interrupted for a short time each day for data processing. The Online Banking service will refuse to complete any transaction which would draw upon insufficient funds, exceed a credit limit, lower an

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account balance below a required amount, or otherwise require us to increase our reserve on the account. The Credit Union may set other limits on the amount of any transaction and you will be notified of those limits.
All check withdrawals will be made payable to the primary member and sent to the address we have on file for the primary member.
We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

8. **Online Bill Pay.** We will process bill payment transfer requests submitted by you to pay only to those creditors the Credit Union has designated in the User Instructions for this service and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your checking account for bill payment transfer by the designated cutoff time on the date you schedule for payments. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

   Online Bill Pay Transaction Restrictions:
   There are no limits on the number of bill payments per day, provided that you have sufficient funds in your account(s);
   - Transfer Limitations in Section 12 may apply.
   - The service cannot be used to make payments to government agencies for the purpose of paying taxes, child support, fines, fees, or other court appointed payments, collection agencies and payees outside the United States.

9. **(e-Check) Conversion Transactions.** This is a transfer through an automated clearing house when you provide a share draft to certain merchants or other payees that enables the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the share draft is blank, partially completed, or fully completed and signed; whether the share draft is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an electronic fund transfer, or whether the share draft is retained by the consumer, the merchant or other payee, or the payee's financial institution. Your authorization to make such types of electronic funds transfers may be expressed in writing or implied, for example, by the posting of a sign. 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:
   a. Pay for purchases.
   b. Pay bills.

   Fees. You may be charged separate fees from the merchant or third-party to whom you submit your authorization; You may also be charged by those third-parties for returned check fees on the same account. If you complete the transaction after being told orally or by a posted notice or by notice sent to you, you are considered to have authorized the electronic fund transfer and associated fees. Any of our applicable fees for use of this type of transfer disclosed in the separate Directions Credit Union fee schedule.

10. **Point Of Sale Transactions.** Point of Sale Transactions may be made with your Card and PIN (Personal Identification Number) to purchase goods or services at POS participating terminal Networks. Your ATM/Debit Card or Visa® Debit Card, Health Savings Account Debit Card or any other electronic method may be used to purchase goods or services from merchants who have arranged to accept an ATM Card or a Visa® Debit Card as a means of payment. If you have a Visa® Debit Card, it may be used to purchase goods and services from Visa® Debit Card merchants. These merchants are collectively referred to as "Participating Merchants" and will display a Visa® logo or other symbol that identifies them as a merchant who will accept your Card. Purchases made with your Card, including any purchases where you receive cash back, are referred to as "point of sale transactions" or "POS" transactions. A POS transaction will cause your checking account to be debited for the amount of the purchase. Only checking accounts may be used in connection with point of sale transactions performed with your Debit Card.

11. **Excluded Transactions.** We have developed an elaborate electronic data processing system which makes it possible to offer you many electronic services. However, some of these services do not constitute "electronic fund transfers" for purposes of this disclosure. For example, automatic transfers from your account(s) to pay your loan(s) owing to us and automatic transfers between your own asset accounts at the Credit Union. The terms and conditions of this disclosure only apply to those services and transfers which are "electronic fund transfers" as described in this disclosure; they do not apply to other transactions which, although electronic in nature, do not constitute "electronic fund transfers" described in that section.

12. **Limitations on "Electronic Fund Transfers".** We described the types of electronic funds transfers you can make through our various Electronic Funds Transfer Services.

    A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH).

    Aside from that limitation, and as to transactions other than those made at an ATM, there are no limitations as to how often you can make "electronic fund transfers" described in this disclosure. We reserve the right to impose any such restrictions in the future as we deem reasonable, but we will give you at least 21 days advance written notice before doing so. You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, lock or close your account.

13. **Fees and Charges.** Certain fees and charges apply to electronic transfers. A fee schedule was provided to you at the time you applied for this card. We may amend the fee schedule from time to time and the fees charged to your account will be those fees applicable at the time of any particular transaction. We will notify you of any changes in the fee schedule, as provided by law. You may also ask us for a current fee schedule. We reserve the right to impose fees, and to thereafter increase them, if we deem it necessary. We will give you at least 21 days advance written notice before imposing or increasing any such fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

14. **Documentation of Electronic Fund Transfers:**
    a. **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
    b. **Small Dollar Terminal Transactions and Point-of-Sale Transactions.** You can receive 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 always receive a receipt if the amount of the transaction is $50.00 or less. Your use of this ATM/Debit card is your acknowledgement of the terms set forth in this disclosure, including this small transaction documentation section.
    c. **Preauthorized credits.** Upon instruction, we will pay certain recurring transactions from your savings and checking accounts. See Section 12 for transfer limitations that may apply to these transactions. You can find out if the transfer has been made by calling **419-841-9838**.
    d. **Periodic statements.** You will get a monthly account statement (unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly).
    e. **Passbook account where the only possible electronic fund transfers are preauthorized credits.** If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
    f. Your right to documentation as set forth in subsections "a" and "d" of this section does not apply when the electronic funds transfer occurs outside of the United States.

15. **Preauthorized EFTs:**
    a. **Direct Deposit.** Upon instruction of (1) your employer, (2) the Treasury Department or (3) other financial institution, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings and/or checking account.
    b. **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and checking account.

16. **Preauthorized Payments & Stop 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's how:

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a. Call us at **419-841-9838**, or write us at **Directions Credit Union, 200 N. St. Clair Suite 1600, Toledo, OH 43604**, 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. (We will charge you a fee as set forth in the fee schedule for each stop-payment order you give.) If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made.
b. 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.)
c. 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.

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.

17. **Financial institution's Liability.** 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 the transfer would go over the credit limit on your overdraft line.
    c. If the automated teller machine where you are making the transfer does not have enough cash.
    d. If the terminal system was not working properly and you knew about the breakdown when you started the transfer.
    e. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
    f. There may be other exceptions stated in our agreement with you.
18. **Confidentiality.** We will disclose information to third parties about your account or the transfers you make:
    a. Where it is necessary for completing transfers; or
    b. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
    c. In order to comply with government agency or court orders; or
    d. If you give us your written permission.
19. **Errors or Questions**. In Case of Errors or Questions About Your Electronic Transfers Telephone us at: (**888) 508-2228** or write us at: **Directions Credit Union, 200 N. St. Clair Suite 1600, Toledo, OH 43604** 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.
    a. Tell us your name and account number (if any).
    b. 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.
    c. 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90* days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

    * If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.
20. **Our Liability for Failure to Make "Electronic Fund Transfers".** If we do not complete an "electronic fund transfer" to or from your accounts on time or in the correct amount according to our agreements with you, we will be liable for your losses or damages.
    However, there are some exceptions. We will not be liable, for instance:
    - If, through no fault of ours, you do not have enough money in your account to make the transfer or, pursuant to our Funds Availability Disclosure, there are "uncollected" funds that are not available.
    - If there is not enough money in your account, in excess of amounts you have pledged to us as collateral for a loan to make the transfer.
    - If the ATM, telephone, Directions Credit Union E-Banking or any other electronic access devise was not working properly and you knew about the problem when you started the transaction.
    - If the error was caused by a system of any participating ATM network.
    - If funds in your account are subject to garnishment or other legal process.
    - If we have, because of your default on a loan, exercised our rights against the funds in a pledged account.
    - If the transfer would take the balance on your overdraft loan (if applicable) over the credit limit.
    - If the automated teller machine where you made the transfer did not have sufficient cash.
    - If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
    - If circumstances beyond our control prevent the transfer (such as fire, flood, or power failure), despite reasonable precautions we have taken.

    We will also be excused from such liability if you fail to observe the terms of this agreement, or our account agreements with you, which relate to such "electronic fund transfers". If you have bill payment services, you must contact the intended recipient of the transaction for inquiries other than confirmation of the amount transferred from your account to the merchant, the date of the transfer and the recipient's identity/name.
21. **Business Days.** Our "business days" are Monday through Friday excluding holidays. We reserve the right to change our "business days" and hours. You may get more updated information, including lobby hours, from our website at: www.*directionscu.org and for location and hours for each location* at www.*directionscu.org/locationsatms*
22. **Regulatory Agency.** If you believe that we may have violated the federal Electronic Funds Transfers Act or any Ohio Electronic Funds Transfer Regulations, you may contact the following regulatory authority: web.dfi@com.ohio.gov

    State of Ohio ● Ohio Department of Commerce ● 77 South High Street, 23rd Floor, Columbus, OH 43215-6133 ● Phone: 614-728-8400
23. **Amendments/Termination.** We reserve the right to amend this disclosure (agreement) at any time. If we do so, we will give you such advance notice thereof as we deem to be reasonable under the circumstances. However, in the specific cases mentioned earlier, we will give you at least 21 days advance written notice. We also reserve the right to terminate this disclosure (agreement) by sending a notice of such termination by first class mail to your last known address on our records, which notice shall be effective when mailed. 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 access code for any EFT service. You may also terminate this agreement at any time, however, termination of this agreement will not relieve you of your continuing obligations incurred during the term of this agreement. If this Agreement is terminated, you must return all items issued by the Credit Union, including but not limited to, ATM Cards, Visa® Debit Card, PINs and Codes, which remain the property of the Credit Union.
24. The effective date of this disclosure (agreement) is **October 6, 2026**.

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25. **Location of Machines.** The number and location of Automated Teller Machines is, of course, subject to change at any time.
26. **Card Ownership.** All ATM Cards, Visa® Debit Card, Health Savings Account Debit Card and PINs remain the property of the Credit Union and may be revoked or cancelled at any time without giving you prior notice. You agree not to use your ATM/Debit Card for a transaction that would cause your account balance to go below zero. You also agree not to make a Directions Credit Union Online Banking system, electronic fund transfer affecting your account(s) that would cause your account balance to go below zero. We will not be required to complete any such transaction, but if we do, you agree to pay us the amount of the improper withdrawal, or transfer, upon request, plus our fee(s) for any such transactions that create an overdrawn account or accounts.
27. **Secrecy of PIN.** If we have issued a PIN to you, you agree to keep your PIN secret, and you also agree that you will not write the PIN on your ATM/Debit Card or on any item you keep with your cards. If you do not keep your PIN separate from your ATM/Debit Card, your privileges may be revoked at our option.
28. **Limitations of ATM Transactions.** To protect against possible losses, your card will not allow you to withdraw more than a *combined* withdrawal from your share, share draft (checking) and electronic withdrawal of **$3,000.00** cash using an ATM card during such a 24-hour cycle, even if two ATM Cards have been issued for a single account. (For example, when a husband and wife each have a card for their joint account.) If a separate limit is set with regard to Point of Sale entries, we will disclose that limit to you separately. We reserve the right to change these limitations, and we will give you written notice of any such change at least 21 days in advance.
29. **Responsibility for Overdraft.** If you obtain cash from an ATM which creates a shortage in your account, or if you overdraw an account through use of the Online Banking access service or otherwise, the overdrawn amount is due and payable the moment you receive your money, or make the transfer. You agree to pay the full amount of it to us, together with an overdrawn account charge pursuant to the fees applicable for your share draft (checking) account per occurrence.
    If you have an overdraft line of credit, an advance on your line of credit may be made to cover the overdraft, and you will pay that advance in accordance with the conditions of your line of credit plan, depending upon which form of overdraft protection you have selected. If there are not sufficient funds to make a transfer according your overdraft line of credit, or if you have no overdraft protection, then such overdraft will be paid to us as provided in the first sentence of this section.
30. **Currency Conversion Fee and Foreign Transaction Fee.** If you effect a transaction with your Visa® Debit Card in a currency other than U.S. Dollars, Visa® will convert the funds into U.S. Dollars and charge your account in U.S. Dollars. Visa® will use its currency conversion procedure, which is disclosed to institutions that issue Visa® cards.

    The conversion rate used by Visa® to determine the transaction amount in U.S. Dollars for such foreign transactions is a rate set by Visa® from the range of rates available in wholesale currency markets for the applicable Transaction, which rate may vary from the rate Visa® itself receives; or the rate mandated by a government or a governing body in the country in which the Transaction occurred.

    The applicable rate is the rate when the transaction occurs. The currency conversion rate used by Visa® Incorporated may vary from the rate Visa® itself receives and, may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

    If there is no currency conversion but the transaction was completed by a financial institution located in a foreign country (what Visa® labels a "single-currency transaction") the International Service Assessment (ISA) is1% of the transaction; including cash advances, purchases and credits to your account.

    A “multi-currency” conversion is a “currency conversion” **and** an assessment of an International Service Assessment (ISA) fee.

    If there is a “multi-currency” conversion, the ISA will continue to be 1% of the transaction. An international transaction is a transaction where the issuer's country (i.e., the card-issuing financial institution's country) is different than the merchant's country. Thus, for example, a transaction over the Directions Credit Union E-Banking could qualify as an international transaction. These fees will be charged to your Visa® account for each foreign transaction.

    A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, Puerto Rico, and the U.S. Virgin Islands or U.S. Military bases, regardless of whether you are physically located inside or outside of the United States or initiate the transaction inside or outside the United States. The currency conversion rate used for a particular transaction will be the rate for the applicable currency on the date the transaction ***occurs***. Each “transaction” completed can cause an additional foreign transaction fee to be incurred and billed to your Visa® card. Some purchases, such as online purchases from foreign merchants located in foreign currency, will incur foreign transaction fees. Even if your transaction is executed in U.S. Dollars, it may incur a foreign transaction fee if it is routed through a foreign financial institution.

    Your “Foreign Transaction” fee is 1% of the transaction amount. Your Currency Conversion fee is an ***additional*** 1% of the transaction for the “Currency Conversion”.
31. **Crediting of Deposits and Payments.** Deposits or payments made in an ATM, whether in cash, check, draft or money order, are subject to verification, and the funds of such deposits and payments to accounts may be held until they can be collected from the machine, verified and entered into our accounting systems. Further delay may occur if the transaction is made on or immediately prior to a Saturday, Sunday or holiday on which we are closed. If you place a check, draft or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and Regulation CC.
32. **Joint Accounts.** If any account accessed under this agreement is a joint account (that is, if two or more people are parties to this account), all of the joint owners are jointly and severally liable to repay the Credit Union the amount of any EFT transaction, including any overdraft and service charges, regardless which of the parties initiated, completed or received the benefit of the transfer. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from transfers, charges or overdrafts, whether caused by you or another with access to any account affected under this agreement. This liability is due immediately, and can be deducted by the Credit Union directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you individually initiated or authorized the item or transfer or otherwise benefited from the transfer and charge. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.
33. **Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in Internet gambling.
34. **Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or any other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.
35. **International ACH Transactions (IAT).** Payments processed as International ACH Transactions may be subject to additional screening. As required by NACHA Operating Rules, we maintain registered primary and secondary IAT-handling contacts within the ACH Contact Registry. For international transaction inquiries, contact our compliance department at Directions Credit Union, 419-841-9838.
36. **Governing Law.** This Agreement and Disclosure is governed by the Bylaws of Directions Credit Union, federal laws and regulations, state laws and regulations and local clearinghouse rules, as may be amended from time to time. Any disputes regarding this agreement shall be governed by the laws of the United States and the State of Ohio.
37. **Account Information Disclosure.** We may disclose your account information to third parties to verify and complete the transfers you make as **follows**: (a) To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant; (b) If your account is eligible for emergency cash and/or emergency card replacement services, and (c) you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s); (d) To comply with government agency or court orders; or (e) If you otherwise provide us with your written permission.

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38. **Right to Bring Civil Action.** You have a right to bring a civil action against any person violating any provision of the laws governing consumer privacy and unauthorized withdrawals. If you prevail in such an action, you may be entitled to recover punitive damages, court costs and reasonable attorney fees.

39. **Consumer Liability:**
    a. **Consumer Liability.** Tell us AT ONCE if you believe your Automated Teller Machine Cards (ATM Card), Visa® Debit Card or Health Savings Account Debit Card and/or PIN(s) or or if you believe that an electronic fund transfer has been made without your permission using information from your check or your Credit Union Online Banking system has been accessed without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your Automated Teller Machine Card (ATM Card), Visa® Debit Card or your PIN(s) and/or your Directions Credit Union Online Banking system has been accessed without your permission, and you can lose no more than $50 if someone used your card or otherwise accessed your account through one of the methods set forth above in this paragraph without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card(s), or otherwise accessed your account(s) without your permission, and we can prove we could have stopped someone from using your card(s) and/or PIN, access code, or otherwise, without your permission if you had told us, you could lose as much as $500. 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 any money you lost 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 hospital stay) kept you from telling us, we will extend the time periods.
    b. **Contact in event of unauthorized transfer.** If you believe your Automated Teller Machine Cards (ATM Card), Visa® Debit Card or, Health Savings Account Debit Card and/or PIN(s) have been lost or stolen, or your Directions Credit Union Online Banking system access to your account has been compromised, call: **888-508-2228 during normal business hours** or write to: **Directions Credit Union, 200 N. St. Clair Suite 1600, Toledo, OH 43604** ***IMMEDIATELY !!!*** You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission
    c. **Authorization.** If you furnish another person with your ATM card and PIN, any operable Code or your secure login to your Directions Credit Union E-Banking or your check book, or Visa® Debit Card or Health Savings Account Debit Card, you will be responsible for all "electronic fund transfers" initiated by the person. Your responsibility pertains to transfers from which you may receive no benefit, and applies even though that person may not have actual authority to initiate a transfer or transfers an amount in excess of that which is authorized. Your responsibility for such transfers remains until you have notified us in writing that the person is no longer authorized to initiate transfers.

40. **Visa® Debit Card Network Disclosure - Non-Visa® Debit Transaction Processing.** This Visa® Debit Card Network Disclosure is effective and provides notice to you that as a Visa® Debit Card holder, you may initiate a Visa® Debit Card transaction on a non-Visa® Network without a PIN anywhere the card is accepted without those transactions being protected by Visa® zero liability for unauthorized transactions and fraud. In addition, you may not receive any other benefits for using your Visa® Debit Card, such as any accumulation of Visa® Network points, or product warranties provided by using the Visa® Network for purchases, or any other authentic Visa® incentive when your transactions are processed by non- Visa® Networks. The provisions in your Visa® Cardholder agreement relating only to Visa® Transactions are inapplicable to non-Visa® transactions. Your Visa® Debit Card with the Visa® Logo may be accepted and process transactions that are not processed through "VISA's Network". "Visa®'s Network" provides protection to you that requires entry of a PIN number to access your funds/account as a Debit Account, while the following known network(s) utilized by some merchants through "non-Visa® Networks" do not provide zero liability to you as a card holder. Those "non-Visa® Network" transactions are not covered by the Visa® zero liability process for unauthorized transactions. These "Non-Visa® Debit Transactions" would not be conducted through VISA's® Network and therefore, would not receive Visa® zero liability and fraud protection. There may be other Networks that process your transactions through non-Visa® Networks and allow certain bill payment products and certain merchants to initiate payment transactions through non-Visa® Networks without a personal identification number (PIN). All other transactions initiated by cardholders on non-Visa® Networks required cardholders to enter a PIN.

    Visa® represents that its Visa® zero liability policy virtually eliminates consumer liability in cases of card fraud for all Visa® card transactions processed through the Visa® Network, including online purchases. Merchants who use non-Visa® Networks will process your transaction(s), however, those transactions are not eligible for Visa® zero liability or fraud protection.

    This new rule allows you as the cardholder to initiate a Visa® Debit Card transaction on a non-Visa® network without a PIN anywhere the card is accepted. For example, you as a Visa® Debit Card holder go to a merchant's web site and select a Visa® payment option since the card has the same Visa® logo as is on the card. If that merchant does not use a Visa® Network, your transaction will be processed as a Non-Visa® Debit Transaction that does not provide zero liability to you. In order to insure the zero liability and fraud protection, you would need to verify that the merchant utilizes a Visa® Network and not one of the non-VISA networks identified above. Or, for example, you may charge a transaction with a non-Visa® Network participating merchant, in which case that transaction would not receive the Visa® zero liability and fraud protection.

    This Disclosure is an amendment to any new or existing Visa® Agreement with this Credit Union and may be amended at any time. Usage of your card represents an acknowledgement of the receipt of this disclosure.

41. **Card Information Updates and Authorizations.** Directions Credit Union automatically enrolls your card in an automatic update service. This service provides the "service" of updating account numbers with vendors so they can keep on billing with your new credit card number. When you signed up for the merchant's service, you authorized them to bill your credit card account. The fact that the account has a new number doesn't change that. If the Credit Union chooses to update the account number with the merchant, the Credit Union is at liberty to do so. This is a service that merchants sign up for with the major credit card payment processing networks, and it is referred to as "account updating" or something similar. However, you are ultimately responsible to notify the merchant if your card is replaced or otherwise expires. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

42. **RIGHT OF OFFSET (Shares Lien): IF YOU REQUEST THAT WE ISSUE A PIN TO YOU, AND IF YOUR CARD OR YOUR PIN MAY BE USED TO ACCESS OPEN-END CREDIT PLAN AGREEMENT(S) WITH US BY WAY OF OVERDRAFT PROTECTION, FUTURE ADVANCES OR OTHERWISE, A SECURITY INTEREST IN YOUR ACCOUNT(S) WITH US ARE A CONDITION TO THE ISSUANCE OF THE CARD AND THE PIN. IN THAT EVENT,** YOU **GIVE US A SECURITY INTEREST IN ALL ACCOUNTS WITH US IN WHICH YOU HAVE AN INTEREST EITHER NOW OR IN THE FUTURE, INCLUDING ACCOUNTS ON WHICH YOU ARE A JOINT OWNER AND WHICH SECURE ALL ADVANCES MADE UNDER YOUR OPEN-END CREDIT PLAN AGREEMENT WHETHER DIRECTLY OR INDIRECTLY, THROUGH THE USE OF YOUR CARD. YOU HEREBY AUTHORIZE US TO APPLY FUNDS IN YOUR ACCOUNT(S) TO PAY AMOUNTS UNDER YOUR OPEN-END CREDIT PLAN AGREEMENT IF YOU ARE IN DEFAULT. YOU ARE NOT GIVING US AN INTEREST IN ANY ACCOUNT, INCLUDING ANY INDIVIDUAL RETIREMENT ACCOUNT, WHICH WOULD LOSE SPECIAL TAX TREATMENT IF GIVEN AS SECURITY AND APPLIED TO YOUR LOAN(S).**

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