

MasterCard Debit Card Statement Disclosure

IDB Global Federal Credit Union

1300 New York Avenue, Washington DC 20577

Activation numbers:

Domestic: 1 (866) 642-0450

International: 1 (202) 623-3363

Lost/Stolen card or general Inquiries:
1 (866) 664-9364

Types of Transactions: You may use the card and PIN issued:

- At Point of Sale (POS) terminals within the networks identified below
- For purchases from merchants that accept the POS debit card with a MasterCard symbol
- At ATMs within the ACCEL, STAR, Cirrus, Alliance, CO-OP, JEANNIE, and MasterCard networks.

You may use your card to (services may not be available at all ATMs):

- Deposit to savings or checking¹
- Withdraw from savings or checking
- Transfers between accounts
- Balance inquiry

¹ Funds deposited at an ATM may not be available immediately. Review our Funds Availability Policy for availability.

Daily Limits:

- Cash withdrawal daily limit: \$500.00 (if there are sufficient funds in your account)
- POS daily Limit: \$5000.00

Fees and Charges:

- ATMs owned by us: free
- Each additional transaction, per month: free
- Deposits at ATMs owned by us: free
- First 10 ATM transactions: free
- Replacement card fee: \$5.00/card
- Rush order fee \$30.00
- International Transaction Fee: free
- Currency Exchange Fee: 0.2%

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 withdrawal).

Personal Identification Number (PIN): You agree your PIN is confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s).

Liability for Unauthorized MasterCard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses: The zero liability limit described below only applies to a

United States-issued MasterCard branded debit card issued to: a natural person, or a business or other entity only if the card is issued under a "small business" program described on MasterCard's website at www.mastercardbusiness.com. The zero liability limit does not apply if you are a business or an entity of any sort (Corporation, LLC, Partnership, etc.) unless the card issued to you is a "small business" card described above. The zero liability limit does not apply until your identity is registered by or on behalf of the card issuer. Under MasterCard's zero liability policy as described in the MasterCard Rules (as may be amended from time to time), the zero-liability limitation may not apply for other reasons. Tell us AT ONCE if you believe your MasterCard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your MasterCard debit card. Your liability for unauthorized use of your debit card with the MasterCard logo will not exceed zero dollars (\$0.00) if the following conditions have been met: you have exercised reasonable care in safeguarding your card from risk of loss or theft; and upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law. MasterCard is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States.

Liability for Unauthorized Transfers: Tell us AT ONCE if you believe your card or PIN has been lost or stolen or if you believe that a transaction has been made without your permission. If you tell us within two (2) business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or PIN, and we can prove that we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by card or other such means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe 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 (202) 623-3363, or write us at IDB Global Federal Credit Union, P.O. Box 27377, Washington, DC 20038-7377.

Illegal Transactions: You may not use your Debit Card for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

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

DOCUMENTATION

Periodic Statement: You will get a monthly account statement from us. The credit union will show on your monthly statements any transaction you make using the MasterCard debit card.

Terminal Receipt: You can get a receipt at the time you use an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

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

- If you do not have enough money in your account.
- If the money in your account is subject to legal process or other claim restricting such transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transaction.

In Case of Errors or Questions About Your Electronic Transfers. Telephone us at (202) 623-3363, or write us at IDB Global Federal Credit Union P.O. Box 27377, Washington, DC 20038-7377, or email us at credit@idbglobalfcu.org 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

* Tell us your name and account number (if any).

* 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.

* Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Inactive Debit Cards: For security purposes, your debit card may be canceled after 365 days of inactivity. You may obtain a new debit card by calling us at (202) 623-3363 or visiting our branch.

Stop Payments. You may NOT stop payment on any debit card transaction authorized with your debit card.

Termination of Debit Card Services: You agree that we may terminate this Agreement and your use of the Debit Card, if:

- You or any authorized user of your debit card or PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your debit card or PIN;
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement.

Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.