“Our Electronic Funds Transfer Terms” explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and to your accounts with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including Online Branch, direct deposits, automated teller machines (ATMs), and Visa Debit Card (Card).

1. EFT Services

   a. Automated Teller Machines
   You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of our Credit Union, Shazam network, and such other machines or facilities as we may designate. At the present time, you may use your Card to:
   • Make deposits to the checking and savings accounts with us.
   • Obtain cash withdrawals from the checking or savings accounts with a Visa Debit Card.
   • Transfer funds from the savings to checking accounts with us.
   • Transfer funds from the checking to savings accounts.
   • Obtain information about the balance of the checking and savings accounts.

   b. Direct Deposit
   On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security.

   c. Preauthorized Debits
   You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

   d. Online Branch
   If we approve your application for Online Branch, you may use a personal computer to access the accounts. For this service, you will need a personal computer with internet access. The address for Online Branch services is www.ihmvcu.org. You must use your Online Validation Code along with your account number to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use the Online Branch service to:
   • Transfer funds between the checking and savings accounts with us.
   • Transfer funds between the savings accounts.
   • Transfer funds from line of credit to the checking or savings accounts.
   • Transfer funds from the savings or checking to another financial institution.
   • Transfer funds from one member to another member.
   • Make payments from the checking or savings accounts to loan accounts.
   • Obtain information about the balance of the checking and savings accounts.

   Transactions involving the accounts you have with us are addressed by the BSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

   e. Bill Pay
   You may use the Bill Pay service (accessed through Online Branch or Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in Online Branch and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:
   • Make loan payments by EFT from any checking or savings account to a loan account with us.
   • Make payments by EFT from any checking or savings account to another financial institution.
   • Pay bills from any checking or savings account.
   • Transfer funds to other people using the account to account (A2A) or person to person (P2P) transfer feature.

   f. Mobile Banking
   Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through our Online Branch service and make such other transactions as described in the Online Branch Service Agreement using compatible and supported mobile phones and wireless devices (“Wireless Device”). You agree and understand that the Mobile Banking service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The services that you may access through Mobile Banking are the same account and service transactions available through Online Branch. When you register for Mobile Banking, the designated accounts and bill payment payees linked to the account through Online Branch will be accessible through Mobile Banking. For all mobile check deposits, you must endorse the original paper check with your signature and write: “FOR IH MISSISSIPPI VALLEY CREDIT UNION MOBILE DEPOSIT ONLY” in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify our Credit Union from any liability or loss to our Credit Union arising from the payment of the original paper check without such required endorsement.

   g. Visa Debit Card
   You may use your Visa Debit Card to purchase goods and services from and to credit the accounts you have with us. EFTs and responsibilities concerning electronic fund transfer (EFT) debits from and to the accounts you have with us are governed by the same account and service transactions available through Online Branch.

   h. Electronic Check Transaction
   You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations (“Electronic Check Transactions”). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice.
regarding the merchant’s right to process the transaction or pay-
ment, including any written sign provided by the merchant at the
time of your transaction. All terms governing electronic funds trans-
fer services will apply to Electronic Check Transactions. You re-
main responsible for notifying us of any unauthorized electronic
check transaction shown on your statement.

2. Service Limitations
a. Automated Teller Machines
1) Withdrawals. Cash withdrawals from ATMs can be made as
often as you like. You may withdraw (or transfer to another ac-
count) up to $2,000 (if there are sufficient funds in the account) per
business day. For purposes of determining whether you have
reached the daily limit, a day ends at 6:00 p.m. Friday, Saturday,
Sunday, and holidays are considered as one business day for the
purposes of this limit.

b. Online Branch Service
1) Transfers. You may make funds transfers to the accounts with
us, or other accounts you authorize, as often as you like. Bill payer
transactions are limited to $45,000 per transaction. You may trans-
fer or withdraw up to the available balance in the account or avail-
able credit line at the time of the transfer, except as limited under
other agreements. We reserve the right to refuse any transaction
that would draw upon insufficient or unavailable funds, lower an
account below a required balance or otherwise require us to in-
crease our required reserve on the account.

2) Account Information. Account balance and transaction his-
tory information may be limited to recent account information. The
availability of funds for transfer or withdrawal may be limited, due
to the processing time for ATM transactions. See “Funds Availa-
bility of Deposits.”

3) E-Mail and Stop Payment Requests. We may not immediately
receive e-mail communications that you send and we will not act
based on e-mail requests until we actually receive your message
and have a reasonable opportunity to act. Any stop payment re-
quest you transmit electronically is deemed to be a verbal request
and will expire in fourteen (14) days unless confirmed in writing as
addressed in the BSA. Contact us immediately regarding an au-
thorized transaction or stop payment request.

c. Bill Pay A2A and P2P Transactions
For A2A and P2P transfers, limits will be set at the time you use the
service and will be disclosed to you prior to your use of the service.

d. Mobile Banking
You are fully responsible for understanding how to use Mobile Bank-
ing before you actually do so, and you must use Mobile Banking in
accordance with any use or operational instructions posted on our
web site. You are also responsible for your use of your Wireless De-
vice and the Mobile Banking Service software provided to you. If
you authorize the use of Touch ID for Mobile Banking, the Mobile Bank-
ing service may be accessed using any fingerprint recognized by
your Wireless Device, even if it is not your own. If you have permitted
another person to use their fingerprints to authorize activity on your
Wireless Device, their fingerprint will also gain access to Mobile
Banking if you have authorized Touch ID. We will not be liable to you
for any losses caused by your failure to properly use Mobile Banking,
the Software or your Wireless Device. You may experience technical
or other difficulties related to Mobile Banking that may result in loss
of data, personalization settings or other Mobile Banking interrup-
tions. We assume no responsibility for the timeliness, deletion, mis-
delivery or failure to store any user data, communications or person-
alization settings in connection with your use of Mobile Banking. We
assume no responsibility for the operation, security, or functionality
of any Wireless Device or mobile network that you utilize to access
Mobile Banking. Financial information shown on Mobile Banking re-
flects the most recent account information available through Mobile
Banking, and may not be current. You agree that we are not liable for
delays in updating account information accessed through Mobile
Banking. We are not responsible for any actions you take based on
information accessed through the Mobile Banking app that is not cur-
rent. If you need the most current account information, you agree to
contact us directly.

e. Visa Debit Card
There is no limit on the number of Visa Debit Card purchase trans-
actions you may make during a statement period. Visa purchases
are limited to the balance available in an account. We reserve the
right to refuse any transaction that would draw upon insufficient
funds or require us to increase our required reserve on the account.
We may set other limits on the amount of any transaction, and you
will be notified of those limits. You are solely responsible for any
disputes you may have with merchandise or services received using
the Visa Debit Card. We are not responsible for any damages,
liability or settlement resolution as a result of the misrepresentation
of quality, price, or warranty of goods or services by a merchant.
The use of a Card and Account with us are subject to the following
conditions:
1) Ownership of Cards. Any Card or other device that we supply
to you is our property and must be immediately returned to us, or
to any person whom we authorize to act as our agent, or to any
person who is authorized to honor the Card, according to instruc-
tions. The Card may be repossessed at any time at our sole dis-
cretion without demand or notice. You cannot transfer the Card or
Account to another person.
2) Honoring the Card. Neither we nor merchants authorized to
honor the Card will be responsible for the failure or refusal to honor
the Card or any other device we supply to you. If a merchant agrees
to give you a refund or adjustment, you agree to accept a credit to
the account with us in lieu of a cash refund. You may not use the
Card for any illegal or unlawful transaction. We may refuse to au-
thorize any transaction that we believe may be illegal or unlawful.
3) Visa Account Updater Service. The account you have with us
is automatically enrolled in the Visa Account Updater Service
(VAU). The service is provided as a benefit in order to facilitate
uninterrupted processing of recurring charges you have author-
ized. Under the VAU service, if you have authorized a participating
merchant to bill your Card for recurring payments, your new Card
number and expiration date will automatically be sent to that mer-
chant if we change your Card number (i.e. when replacing a lost or
stolen Card). Card numbers are only supplied to merchants who
participate in the VAU service. Because not all merchants partici-
 pate in the VAU service, you should still notify each merchant when
your Card number changes in order to permit recurring payments
to continue to be charged to the account.
4) Currency Conversion; International Transaction Fee. Pur-
chases and withdrawals made in foreign countries will be billed to
you in U.S. dollars. The currency conversion rate for international
transactions, as established by Visa International, Inc., is a rate se-
lected by Visa from the range of rates available in wholesale cur-
cency markets for the applicable central processing date, which
may vary from the rate Visa itself receives, or the government-mand-
dated rate in effect for the applicable central processing date. In
addition, you will be charged an International Transaction Fee of
1% of the transaction amount for any card transaction made in a
foreign country.

3. Security of Personal Identification Number
The Personal Identification Number (PIN) is established for your
security purposes. The PIN is confidential and should not be dis-
closed to third parties or recorded. You are responsible for safe-
keeping your PIN. You agree not to disclose or otherwise make
your PIN available to anyone not authorized to sign on the accounts
with us. If you authorize anyone to have or use your PIN, that au-
thority will continue until you specifically revoke such authority by
notifying us. You understand that person may use the online ac-
count access, online services or debit card to review all of your
account information and make account transactions. Therefore, we
are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions. If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

4. Member Liability
You are responsible for all transfers you authorize using your EFT services under this Agreement. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and accessed the accounts with us without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. For Visa Debit Card purchase transactions, if you notify us of your lost or stolen card you will not be liable for any losses provided that you were not negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim.

5. Charges for EFT Services
There are certain charges for the EFT services as set forth on “Our Rates and Service Charges.” We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to service charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

6. Our Liability for Failure to Make Transactions
If we do not complete a transfer to or from an account with us on time or in the correct amount according to our agreement with you, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, or by internet browser providers such as Microsoft (Microsoft Internet Explorer), Apple (Safari), Mozilla (Firefox), Google (Chrome) or by Internet access providers or by online service providers or by an agent or subcontractor for any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or Internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the online access service and may have referred to such communication as “secured,” we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. Our Credit Union will not be liable for the following:

- If you used the wrong identification code or you have not properly followed any applicable computer, Internet, or Credit Union instructions for making transfers.
- If your computer fails or malfunctions or if our Credit Union’s online access system was not properly working and such problem should have been apparent when you attempted such transaction.
- If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use your Card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent making the transaction.
- If the account with us is frozen because of a delinquent loan or is subject to legal process or other claim.
- If the error was caused by a system beyond our Credit Union’s control such as your Internet Service Provider, any computer virus, or problems related to software not provided by our Credit Union.
- If you have not given our Credit Union complete, correct, and current instructions so our Credit Union can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM machine may retain your Card in certain instances, in which event you may contact our Credit Union about its replacement.

We may establish other exceptions in addition to those listed above.

7. Termination of EFT Services
You agree that we may terminate this Agreement and your use of any EFT services, if you, or any authorized user of the account or PIN breach this agreement with us, or if we have reason to believe that there has been an unauthorized use of your Card, account or identification code.

You or any other party to the account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

8. Notices
We reserve the right to change the terms and conditions upon which this service is offered.

9. ATM Safety Notice
The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM card.
- Report all crimes to law enforcement officials immediately.