

CO-OP NETWORK CONVENIENCE

With CO-OP you can do your banking anytime—day, night or weekends. If you would like to have the convenience of 24-hour banking, just fill out this form and return it to us. Your CO-OP Card will arrive about 10 days after we receive your request.

CARD ORDER FORM

FIRST NAME / M.I.

LAST NAME (PLEASE PRINT OR TYPE)

FIRST NAME / M.I. (For Joint Accounts)

LAST NAME

ADDRESS

CITY / STATE / ZIP

SHARE DRAFT ACCOUNT NUMBER

SHARE ACCOUNT NUMBER

ADDITIONAL ACCOUNTS TO BE ACCESSED BY YOUR CO-OP CARD

SIGNATURE

SIGNATURE (FOR JOINT ACCOUNTS)

DATE / DAYTIME PHONE

In this Agreement, the words "you", "your" and "yours" mean any holder or other authorized user of your ATM Card. The words "we" and "us" mean the financial institution named on the reverse side hereof where you have a checking or savings account. "Savings Account" means your Money Market Account, share account or regular statement savings account. "EFT Terminal" means an electronic funds transfer terminal; this includes automated teller machines, point-of-sale terminals, and other EFT devices. "ATM Card" means each magnetically encoded ATM banking card provided to you by us. "PIN" means the personal identification number selected by you for use with your ATM Card. By signing the attached forms or by use of your card, you agree with us as follows:

1. ATM Card. Each ATM Card issued to you pursuant to this Agreement is our property and may be cancelled or repossessed by us at any time, with or without cause. You must surrender to us on demand each ATM Card issued to you. If you permit or authorize other persons to use your ATM Card and PIN, you will be liable on or for the resulting transactions. To guard against anyone making a transaction that you have not authorized, you should take all reasonable precautions to prevent any other person from learning your PIN. You cannot use the ATM Card for financial transactions until we have validated it.

2. In Case of Errors or Questions About Your Electronic Transfers. Telephone or write us at the telephone number and address shown on your statement or receipt. We must hear from you no later than 60 days after we sent you 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 suspect error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. Our business days are listed on the reverse. 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. 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. 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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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. 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.

3. Account Information. We will disclose information to third parties about your account or the transfers you make: (a) Where it is necessary for completing transfers or resolving errors involving transfers; or (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or (c) In order to comply with government agency rules, court orders, or other applicable law; or (d) To our employees, service providers, auditors, collection agents, or attorneys, in the course of their duties; or (e) If you give us written permission.

4. Transaction Receipts. You can get a receipt at the time you make any transfer to or from your account using an EFT Terminal.

5. 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: (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 lines; (c) If the automated teller machine where you are making the transfer does not have enough cash; (d) If the EFT Terminal or processing 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 we have taken; (f) If the funds in your account are subject to legal processes or other encumbrance restricting the transfer; (g) If your PIN or ATM Card is reported lost or stolen; or (h) If we are holding uncollected funds in your account and the transfer would require the use of those funds. There may be other exceptions stated in our account agreement with you.

6. Your Liability. Tell us AT ONCE if you believe your ATM Card or your PIN has been lost or stolen. 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 have one). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your ATM Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your ATM Card or PIN and we prove that we could have stopped someone from using your ATM 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, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you will be liable for up to \$50.00 of loss that occurs during such 60-day period and 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 long trip or hospital stay) kept you from telling us, we will extend the time periods to a reasonable time.

7. Reporting Lost Cards or PINs or Unauthorized Transfers. If you believe your ATM Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number and address on the reverse side hereof.

8. Types of Transactions. You may use your ATM Card with your PIN to: (a) Perform the transactions listed on the reverse; (b) Perform other Debit/ATM services as may be available from time to time, and for which we send separate notification to amend this agreement. Some of these services may not be available to all EFT Terminals. If you have more than one account with us, some of these services may not be available for each account. On each processing day, (A) you may withdraw from automated teller machines up to a maximum of the amount shown on the reverse side hereof (or your available balance, if it is less than such amount), from each account accessed by your ATM Card; and (B) by use of point-of-sale terminals, you may buy in goods or services up to a maximum of the amount shown on the reverse side hereof (or your available balance, if it is less than such amount). Every calendar day is a processing day, except that Saturday, Sunday and Monday are treated as a single processing day. For security reasons, there are other limits on the number and size of transfers or withdrawals you can make using your ATM Card. In all cases, you agree to be responsible for all transfers authorized by you or from which you receive any benefit.

9. Periodic Statements. You will get a monthly account statement for your checking account. You will also get a monthly account statement for your savings account unless there are no transfers in a particular month. In any case, you will get the statement for your savings account at least quarterly.

10. Service Charges. Information regarding service charges for use of your ATM Card is contained in this Agreement.

11. ATM 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 funds transfer.

12. Modification of This Agreement; Termination. The terms of this Agreement may be changed by us from time to time by notice from us to you. We may also revoke your right to use your ATM Card at any time. You agree to pay us for any cash withdrawals, service charges, or other items that remain unpaid at the time this Agreement is for any reason terminated.

13. Applicable Law. This Agreement is governed by the laws of the state where our principal office is located (as shown on the reverse side hereof).

DETACH THIS FORM. THIS INFORMATION SHOULD BE RETAINED FOR YOUR RECORDS.

MAKE YOUR LIFE

EASIER



Branch Headquarters
170 East Central Avenue,
Spring Valley, NY 10977
Ph: 877-922-2822/
Ph: 845-371-5804
Fax: 845-371-2652
www.refcu.org

**ATM CARD REQUEST
FORM**

PLACE
STAMP
HERE

Rockland Employees Federal Credit Union
170 East Central Avenue
Spring Valley, NY 10977

**DETACH THIS SECTION AND
RETAIN FOR YOUR RECORDS**

Use your CO-OP Card to make:

- Withdrawals up to \$300 from your available balance
- Balance inquiries
- Transfer between accounts
- Deposits

**Keep your Personal Identification Number (PIN)
confidential**

- Your PIN is for your use only
- Never write your PIN on your CO-OP Card
- Never give out your PIN over the phone
- Record your PIN and keep it in a safe place

Treat your card like cash, checks, credit cards

- Keep it secure when not being used
- Keep in in your card glove

Call us whenever you have a question or problem

- We can help you with any concerns about your CO-OP Card

Charges

- ATM card replacement \$5.00

Credit Union Hours

Mon, Tues, Wed, & Fri	8:00 am - 4:00 pm
Thurs	8:00 am - 6:00 pm

Rockland Employees Federal Credit Union
170 E. Central Avenue
Spring Valley, NY 10977
Tel: (845) 371-5804 / Fax: (845) 371-2652

Availability of Deposit

Funds from deposits may not be available for immediate withdrawal. Please refer to your institution's rules governing funds availability for details.