

ATM/MASTERMONEY CARD DISCLOSURE STATEMENT

The purpose of this disclosure statement is to inform you of certain rights which you have under the Electronic Fund Transfer Act.

1. **STAR Services.** You may use your Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union STAR ATM card with your Personal Identification Number (PIN) at any STAR automated teller machine (STAR ATM) to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union STAR ATM card:

Withdraw cash from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Deposit cash, checks or drafts to:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Transfer funds from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Obtain the available balance from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Some ATMs may only provide access to the accounts you have designated as your primary checking account. NOT ALL STAR ATMs MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS THAT YOU MAY DEPOSIT IN CERTAIN STAR ATMs.

2. **PLUS SYSTEM Services.** You may use the Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union STAR card with your PIN at any PLUS SYSTEM automated teller machine (PLUS ATM) to conduct any of the following transactions that are available at the PLUS ATM:

Withdraw cash from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Deposit cash, checks or drafts to:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Transfer funds from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Obtain the available balance from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

These are the present services available from the PLUS SYSTEM networks, but other services may be provided in the future as they are developed. The above transactions are only applicable to the account that you list on your Norristown Bell Credit Union MasterMoney Card/ATM Card Application and have designated as the primary account on each account type or such other primary accounts that are added later at your written request upon Norristown Bell Credit Union's approval.

3. **Other ATM Network Access.** From time to time, we may make arrangements with other ATM networks to grant access to the Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card. We shall inform you when such arrangements are made and describe the services that are made available to you and the charges included therein.

4. **Purchase Transactions.**

- a. *Norristown Bell Credit Union MasterMoney Card.* You may use your NBCU MasterMoney card and PIN at any retail establishment where ATM cards are accepted to purchase goods and services and/or to obtain cash where permitted by the merchant. When you make a purchase using your NBCU MasterMoney card and PIN you will be requesting us to withdraw funds from your selected primary checking account in the amount of the purchase and directing or ordering us to pay these funds to such merchant/establishment. You may also use your NBCU MasterMoney card for payment at MasterCard merchants worldwide. MasterCard transactions require your signature as authorization. When making a purchase in this manner, you present your NBCU MasterMoney card like any other MasterCard and a hold will be placed on the funds in your primary checking account. The hold will be in the amount of the transaction request that has been submitted by the MasterCard merchant for authorization. NBCU is not liable for merchant errors. For certain transactions conducted outside of the United States, it may take up to seven (7) business days to post the transaction to your account. Any purchase refund made by a merchant will be posted to your primary checking account.
- b. *Norristown Bell Credit Union ATM Card.* You may use your NBCU ATM card and PIN at any merchant where ATM cards are accepted to make a purchase. The amount of all such purchases (including any cash obtained, if permitted) will be deducted from your primary checking account or statement savings account. When you make a purchase using your NBCU ATM card, you will be requesting us to withdraw funds from your selected primary checking or statement savings account in the amount of the purchase and directing or ordering us to pay these funds to such merchant. Any purchase refund made by a merchant will be posted to your primary checking or statement savings account.

5. **Limitations on the Use of your NBCU MasterMoney Card or NBCU ATM Card.**

Settlement Day Limits			
Card Type	Withdrawal	POS Purchase	Combined
MasterMoney Check Card	\$405	\$1,000	\$1,405
ATM Card	\$405	\$400	\$805

You may use the NBCU MasterMoney card or the NBCU ATM card to withdraw up to the limit shown at ATMs and/or to make purchases at participating retail establishments provided the funds are available in your authorized account.

Any funds used for purchases through the NBCU MasterMoney or NBCU ATM card must be in your authorized account at the time of the transaction. If the funds are not available in the authorized account, you may be subject to an overdraft fee as outlined in the fee schedule.

For a Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card, the day for withdrawal limits starts at 3:00 p.m. on each calendar day and ends at 3:00 p.m. on the next calendar day. Each week consists of six (7) calendar days. There are also certain limitations on the frequency of use of the NBCU MasterMoney card and the NBCU ATM card each calendar day. These limitations are imposed and are not revealed for security purposes.

You will be denied the use of the Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card if you exceed the daily withdrawal or purchase limit, if you do not have adequate funds available in your account, if you do not enter the correct PIN, or if you exceed the frequency of usage limitation. The receipt provided by the STAR ATM, PLUS ATM, or merchant terminal (POS) will notify you of your denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your NBCU MasterMoney card or NBCU ATM card at the ATM. The number of attempts that result in machine retention of your card is not revealed for security reasons; however, repeated failed attempts will result in card retention. The card will not be automatically re-issued. Should you be involved in this situation, please contact NBCU during business hours.

6. **How to Contact Norristown Bell Credit Union.** If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong, or if you need more information about a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card has been improperly used, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. To have your card blocked due to unauthorized usage after business hours or to report it *as if* it were lost or stolen call 1-800-523-4175.

If you believe that your Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card or PIN has been lost or stolen, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. After regular business hours, to report a LOST or STOLEN Norristown Bell Credit Union MasterMoney card, call 800-523-4175.

If you find your old card, you may notify us and return your old card to us. If you attempt to use your old card, it may be captured and retained by the STAR or PLUS ATM.

7. **Charges for Transactions.** We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least thirty (30) days prior to change in assessment. In addition to fees charged by us, ATM owners may charge you a fee for performing a transaction at that ATM. For a current listing of fees, please access our website at www.nbcu.org.
8. **Deposit and Payment Information.** Deposits made at STAR ATMs are posted to your account(s) according to the rules and regulations of those account(s). You may not deposit any foreign currency. All items presented at a STAR ATM are removed before 3:00 p.m. each business day. NBCU has no proprietary ATMs. NBCU allows PLUS/STAR activity to have immediate next business day availability unless deemed to be outside the “regular activity” of the member; this will be handled on a case-by-case basis. NBCU reserves the right to have any out of the ordinary or high dollar transaction be individually evaluated.

Norristown Bell Credit Union reserves the right to verify the items so deposited before such funds are made available to you; however, the availability of your deposit depends on the type of account in which you deposit your funds, the type of deposit and that the STAR ATM is operated by another financial institution. Consult the rules and regulations of the particular account to which you are depositing your funds and our Expedited Funds Availability Disclosure Statement for more information about when your deposit funds will be available for withdrawal. The transaction amount can be held as a non-local check/STAR/PLUS transaction for five (5) business days.

You may deliver cash, checks and other items at most STAR ATMs for transmission to us for deposit to your account(s). However, some STAR ATMs may not accept such items for deposit and certain other STAR ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account(s). Also, all cash deposited into an ATM is considered to be a check deposit and can be held for up to 5 business days.

9. **Record of Transaction.** You will receive a printed receipt for each STAR ATM, PLUS ATM, POS or MasterMoney card transaction that you make at the time of that transaction. You will receive a monthly statement showing the status of your account, transactions made during the past month, and charges that may be imposed for such services or transactions.
10. **Liability for Unauthorized Transfers.** CONTACT US IMMEDIATELY if you believe that your Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card or PIN has been lost or stolen. Telephone Norristown Bell Credit Union at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays). After regular business hours, to report a LOST or STOLEN Norristown Bell Credit Union MasterMoney card or ATM card, call 800-523-4175.

You could lose all of your money in the account(s) if you take no action to notify us on the loss or theft of your NBCU MasterMoney card or NBCU ATM card or PIN. If you notify us of the loss or theft, your liability will be as follows:

- a. If you contact us within 24 hours of the loss or your discovery of the loss, you can lose no more than \$50.00 if someone used your NBCU MasterMoney card or ATM card without your permission.
 - b. If someone used your NBCU MasterMoney card or ATM card and PIN without your permission (Unauthorized use), you could lose all of your balances if you do NOT contact us within 24 hours after having learned of the loss or theft and we can prove that we could have prevented the loss if you had contacted us. Unauthorized use means the use of the card by a person other than the cardholder who does not have actual, implied or apparent authority for such use and from which the cardholder receives no benefit.
 - c. Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after sixty (60) days or if the transfers or purchases were made using your NBCU MasterMoney card or NBCU ATM card and PIN and we can prove that your contacting us would have prevented those losses.
11. **Business Days.** The business days of Norristown Bell Credit Union are Monday through Thursday, 9:00 a.m. through 5:00 p.m., and Friday, 9:00 a.m. through 6:00 p.m. Holidays, Saturdays and Sundays are not included as business days. A listing of holidays is available by contacting our offices or by accessing our website at www.nbcu.org.
 12. **In Case of Errors or Questions About Your Transactions.** Telephone us at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or immediately write to: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong, or if you need more information about a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card has been improperly used, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. To have your card blocked due to unauthorized usage after business hours, report it *as if* it were lost or stolen to 1-800-523-4175. To report a LOST or STOLEN Norristown Bell Credit Union MasterMoney card after business hours, call 1-800-523-4175.

Contact us as soon as you can if you think that your statement or receipt is incorrect or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you your FIRST statement on which the problem or error appeared. You must do the following – in writing, in person, or by phone where an authorized representative provides a phone confirmation number (see note for further details):

- a. Tell us your name, checking account number, and NBCU MasterMoney card or NBCU ATM card number;
- b. Describe the error or the transaction you are unsure about or disputing, and explain as clearly as you can why you believe that it is an error or why you need more information; and
- c. Tell us the dollar amount of the suspected error.

NOTE: If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for domestic ATM transactions, or 20 business days for POS transactions or any transactions that were made outside of the United States, the Commonwealth of Puerto Rico or any political subdivisions thereof (International Transactions). We will correct any error promptly. If we need more time, however, we may take up to 45 days for ATM transactions or 90 days for POS or International ATM transactions to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days if it is an ATM transaction or 20 business days if it is a POS or International transaction, for the amount that you think is an error, so that you will have use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question within 10 business days, we may not re-credit your account.

If we decide that there is no error upon completion of our investigation, we will send a written explanation within 3 business days after our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you will repay those funds to us if we conclude that no error occurred within ten (10) days of notification. NBCU reserves the right to reimburse the credit union by debiting from the owner's account.

13. **Disclosure of Account Information.** We will disclose information about your account of the transactions you make to third parties where it is necessary to complete transactions and to verify the existence and standing of your account with us upon the request of an authorized third party, such as a credit bureau. As permitted by law, we may disclose all of the information we collect to service providers and companies that perform marketing services on our behalf (for example: check printing companies).

With respect to confidentiality and security, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guar your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us.

We respect your privacy. We have **never** shared nonpublic personal information except as required by law and we will continue to protect your privacy.

FEE SCHEDULE	
<i>STAR ATM – DEBIT CARDS</i>	
Annual/Monthly Service	No Charge
Withdrawals and Transfers (each over 4 per month)	\$0.75
Deposit	No Charge
Balance Inquiry	No Charge
Replacement Card	\$5.00
Overdraft Fee	\$27.00
Return Deposit Item	\$25.00