



DEBIT CARD AGREEMENT – MASTERCARD®

Automated Teller Machine / Cash Machine Regulation E Disclosure

Acceptance, retention or use of the GTE Federal Credit Union DBA GTE Financial MasterCard Debit Card by you constitutes an agreement between GTE Financial and you as follows:

1. Services:

You may use your card in automated teller machines as designated by GTE Financial. At the present time you may use your GTE Financial card to:

- Withdraw cash from your share or share draft accounts, line of credit loans, and Money Market accounts.
- Deposit money in your share or share draft accounts. When you make a deposit in an ATM, funds from deposit of US Treasury checks that are payable to you and checks drawn on GTE Financial will be available on the first business day after the day of your deposit. For other check deposits made at a GTE Financial ATM, the first \$200 of the deposit will be available by the next business day with the balance of the ATM deposit fully available no later than the second business day after the deposit is made. If you make a deposit at an ATM that we own or operate before 3:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM that we own or operate after 3:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open. For deposits made at an ATM not operated by GTE Financial, the balance of the ATM deposit will be fully available no later than the fifth business day after the deposit is made. For determining the availability of your ATM deposits, every day is a business day except Saturdays, Sundays, and federal holidays.
- Transfer funds between share, share draft or line of credit accounts, line of credit loans, and Money Market accounts.
- Pay for purchases at places that have agreed to accept the card. Some of these services may not be available at all terminals.

2. You Agree:

- To abide by the rules and regulations as from time to time amended for GTE Financial and participating ATM Networks relating to use of the card, which Rules and Regulations are binding upon you.
- That GTE Financial and The Networks follow all instructions given to the machines.
- That the card is the property of GTE Financial and will be delivered to GTE Financial immediately upon request.
- The use of the card may be terminated by GTE Financial at any time without notice.
- MasterCard debit cards and ATM cards have a daily ATM cash withdrawal limit of \$500.
- New Accounts open less than 30 days may withdraw up to \$100 from the terminals each 24 hour period, if the funds are available.
- The PIN (Personal Identification Number) issued to you is for security purposes. The number is confidential and should not be disclosed to third parties or recorded on the card.
- Using the debit card to pay for purchases will place a hold in your checking account for the amount authorized for purchases. This hold will remain in effect until the actual transaction is received for payment or a maximum of 48 hours, whichever comes first.

3. Termination:

We agree that you may terminate this Agreement at any time by giving written notice thereof and returning to us all card(s) issued with this Agreement.

4. In Case of Errors or Questions About Electronic Transfers:

Call us at 813.871.2690 or 1.888.871.2690 or write to us at P. O. Box 172599, Tampa, Florida, 33672-0599 as soon as you can if you think your statement or receipt is wrong or you need more information about a transaction listed on the 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.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in 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 your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if your account has been opened less than 30 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 (90 days if the disputed transaction is a point-of-sale transaction or if your account has been opened less than 30 days) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days (20 days if your account has been opened less than 30 days) for the amount you think is in error, so that you will have the use of this 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 days, we may not recredit your account.

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

5. Liability Disclosure:

You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your MasterCard Debit Card or your PIN, you are responsible for any transactions they authorize or conduct on any of your accounts. In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, passwords, or other means of identification. We reserve the right to block access to the services to maintain or restore security to GTE Financial and our systems; if we reasonably believe your access codes have been or may be obtained or are being used or may be used by an unauthorized person(s).

Tell us AT ONCE if you believe your card has been lost or stolen or if you believe someone has used your card or PIN or otherwise accessed your accounts without your authority. 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 a transaction was made with your card or card number without your permission, your liability for an unauthorized transaction is determined as follows. If you tell us within two business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within the two business days and we can prove we could have stopped someone from using your card 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, 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time.

If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without permission, call 813.871.2690 or 1.888.871.2690 ext. 40401 outside Hillsborough County. You can also write GTE Financial, P. O. Box 172599, Tampa, Florida, 33672-0599.

6. Business Days and Hours:

Our normal business days are Monday through Friday, 9:00 AM to 6:00 PM. Every day is a business day except Saturdays, Sundays and federal holidays.

7. Fees:

Refer to our Schedule of Current Charges for a list of applicable fees.

8. Information and Disclosure:

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court order, or
- If you give us your written permission.

9. Right to Receive Documentation:

- 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.
- Periodic Statements—You will get a monthly statement. (Unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.)

10. 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, 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.
- If the transfer would go over the credit line on your overdraft account.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions, stated in our agreement with you.

11. Any notice required or appropriate may be given to you at your last address known to us.

Safety Precautions For The Use Of Automated Teller Machines

REMEMBER THERE IS SAFETY IN NUMBERS. WHENEVER POSSIBLE, HAVE ANOTHER PERSON ACCOMPANY YOU WHEN TRANSACTING BUSINESS ON AN AUTOMATED TELLER MACHINE.

1. Observe The Surroundings:

Before approaching any automated teller machine ("ATM"), be alert for any suspicious persons or circumstances. Should you observe suspicious persons or circumstances or otherwise feel uneasy or uncomfortable with your surroundings, leave the area immediately. Do not use the ATM. Come back at a later or more appropriate time or use an ATM at another location. Report any suspicious person to law enforcement authorities.

2. Be Ready To Transact Business:

Before approaching any ATM, have your ATM card and any other paperwork necessary for your particular transaction ready and in your hand. Having to retrieve these items from a purse or wallet is time consuming and allows a potential thief easier access to your valuables. By being ready to transact business before approaching the ATM, your transaction becomes quicker and safer.

3. Be Courteous To Other Users:

When approaching an ATM which is then in current use, do not stand directly behind the person using the machine. An adequate distance will allow the person currently using the machine to conduct their transaction securely, privately and confidentially.

4. Remain Observant While Using The ATM:

While transacting business at the ATM, continue to observe your surroundings. Be careful not to disclose or otherwise reveal your Personal Identification Number ("PIN") to others while using the ATM. Never begin a transaction when strangers have a clear view of the ATM keyboard. Use your body to shield the ATM keyboard as you access the machine. This will allow you to access the machine without disclosing or revealing your PIN. You should check your surroundings every few seconds while actually using the ATM. Should you observe any suspicious persons or circumstances terminate your transaction immediately, leave the area and contact law enforcement authorities.

5. Leave Quickly:

Upon completing your transaction, retrieving your card and receiving your receipt, immediately leave the ATM area. Do not count or otherwise visually expose any money received from the ATM. Continue to observe your surroundings for any suspicious persons or circumstances such as anyone following or approaching you. Always maintain a safe distance between you and any stranger. If you believe that you are being followed you should go to the nearest place where there are people and contact law enforcement authorities.

The above disclosure is a required disclosure given pursuant to Florida Statute 655.963. It is not intended to create any rights or duties as between parties. The guidelines contained herein are not all inclusive. Users of ATMs should utilize such other precautions as may be appropriate under any particular set of circumstances. The Credit Union expressly disclaims any and all liability as relates to the use of Automated Teller Machines owned or controlled by the Credit Union except as provided by statute.