

DEBIT CARD INFORMATION



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IMPORTANT NOTICE

The documents contained in this booklet are your copies of Lexington Postal Community Credit Union's Debit Card and Electronic Funds Transfer policies and disclosures. Please keep for future reference. The table of contents below is provided for easy reference.

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To report a lost or stolen card **during** regular business hours, please call (859) 252-5151.

To report a lost or stolen card **after** regular business hours, please call (800) 543-5073.

DEBIT CARD POLICY

IT IS VERY IMPORTANT THAT YOU RECORD AND KEEP TRACK OF YOUR TRANSACTIONS.

Our Debit Card Program is not live with your account. Transactions are posted on a 24–48-hour delay, perhaps longer on weekends and holidays. This means that when you use your card, the funds are not immediately deducted from your account. Transactions are posted to your account daily for the previous day except those made Saturday through Monday, which are posted on Tuesday.

A balance inquiry at an ATM reflects the current balance on file at that moment. This balance may not include previous transactions which have not yet posted.

Because our Debit Cards are not online, Debit Card balances are updated manually throughout the day, Monday–Friday.

You may not place a Stop Payment on any Automatic Payments set up on your Debit Card. The Debit Card must be closed and a new number issued. For this reason, automatic payments should be set up using your Share Draft Account number and not your Debit Card. Any previously authorized transactions cannot be stopped—they will post to your account.

USING YOUR DEBIT CARD AS A DEBIT OR CREDIT—WHAT IS THE DIFFERENCE?

Your card can be used as a debit or credit. Either way, the funds will be deducted from your account.

DEBIT. Using your card as a debit requires you to use your PIN number. Some businesses may process your transaction as a debit without requiring your PIN if it is under a specific dollar amount.

CREDIT. Using your card as a credit transaction requires your signature over a specified dollar amount determined by the merchant.

OTHER INFORMATION

1. Debit Cards have a daily Point of Sale (POS) limit of \$1,500, and a Cash Withdrawal limit of \$300. These limits are independent of each other.
2. Debit card transactions are delayed in posting to your account. Depending on when the company sends the transaction through the network, some transactions may take longer to post.
3. Any deposits or transfers that are made during the day will not reflect on your card until the next balance file.
4. You can make cash withdrawals at any Fifth Third Bank ATM or any Credit Union ATM that displays the Alliance One Network Logo without a surcharge fee from the owner of the machine.
5. When you swipe your card at a gas pump, it is typically a credit transaction and a pre-authorization of \$75–\$125 is placed on your card to ensure that no matter the amount you pump, it will be covered. The

pre-authorization total is deducted from your available balance until it is released, which can be 24–48 hours. If the option is available, use your card as a debit to avoid the hold.

6. Your Debit Card is not set for International transactions—including online. If you plan on using your card internationally or using a foreign merchant, you will need to contact LPCCU so it can be set for use in the country you specify.
7. Contact LPCCU if you plan on traveling outside of your normal geographic area. This will prevent your card from being blocked by the fraud department until you can be contacted to verify that you are in possession of your card. As a reminder, it is important your phone number is always up-to-date.
8. You can make deposits at any ATM that accepts deposits. These deposits are delayed since they are processed the same as Debit Card transactions.

FEE SCHEDULE

- \$5.00 Card Fee: Initial issue, replacement for lost or damaged, or card renewal.
- \$5.00 Hold Release Fee: Release a hold placed on your card due to excessive overdrafts.
- \$32.00 Overdraft per Transaction: Transactions that post to your account causing it to become negative.
- \$4.00 Overdraft Transfer Fee: When a transaction posts to your account and causes your account to become negative, and you have set up your Share Savings account to automatically cover your Share Draft account, there will be a \$4.00 per transfer fee. This includes all automatic transfers (including online transfers).

Download the SecurLOCK™ Equip App and register your Debit Card so you can monitor your Debit Card activity.

IMPORTANT PHONE NUMBERS

To activate a new card, report a lost or stolen card, or report unauthorized transactions, call (800) 543-5073.

If you have been contacted by the Fraud Department and have a case number, call (800) 961-1602.

SecurLOCK™ EQUIP MOBILE APP

This mobile device application (app) is compatible with Apple and Android devices, and works in conjunction with your LPCCU Debit Card to keep track of your transactions, turn off your card if it is lost or stolen, set limits, set types of merchants and limit areas where purchases are to be made.

LOGIN INSTRUCTIONS

Download SecurLOCK™ Equip from either the iTunes store or Google Play Store.



Once installation is complete, tap on the icon.

The first time you use this app, you must register as a “New User” and register at least one debit card:

Tap the “New User” button to start the registration process.

- The cardholder is prompted to enter his/her card number.
- After entering the card number, the user taps “Next” in the upper right corner. On the next page, the user is prompted to enter the following information to authenticate ownership of the card:
 - Security code (CVV2)
 - Expiration date (MM/YY)
 - Billing address (street address & ZIP)

If the user's email address is shared with the SecurLOCK™ Equip app, the user will receive an email message with a temporary security code.

- The app will prompt the user to enter the temporary security code.
- After the temporary security code is entered and submitted, the data will be validated.

After validation, the user will be taken to the next two pages to accept the Terms & Conditions (FIS) and Privacy Policy (FI). After accepting these, the user must create login credentials.

- After the user enters the credentials, the app will display a confirmation message.
- Tapping on “OK” will take the user to the Login page to login with the newly-created credentials.

Set a passcode when logging on from a new device for the first time.

- A passcode must have a minimum of four alphanumeric characters.
- Passcode setting at this stage is optional. The user can choose not to set the passcode by clicking the “Cancel” button.

DEBIT CARD & EFT TERMS AND CONDITIONS

LEXINGTON POSTAL COMMUNITY CREDIT UNION REGULATION "E" DISCLOSURE VISA CHECK CARD AND ELECTRONIC FUNDS TRANSFER TERMS AND CONDITIONS

NOTICE: These terms and conditions related to the use of your Visa Check Card, include, without limitation, point-of-sale transactions and other electronic transfers to or from your account(s) that are governed by the federal electronic funds transfer act including, but not limited to, direct deposits and automatic payments to or from your account(s). Please refer to the general rules and regulations for your account(s) for other information related to these account(s).

These terms and conditions consist of three parts—Basic Disclosure, Member Agreement, and a Member Schedule for Service Charges and Fees (provided separately). Be sure to read all parts before signing or using your Visa Check Card.

DEFINITIONS

To the extent applicable, references in these terms and conditions to (i) "share draft accounts" will include checking accounts and other similar transaction accounts, (ii) "share accounts" will indicate share drafts, savings accounts and money market accounts, (iii) "share drafts" will include checks and negotiable orders of withdrawal, (iv) "member" will include customer.

BASIC DISCLOSURE

1. Tell us at once if you believe your VISA Check Card or Personal Identification Number (PIN) has been lost or stolen. Telephoning is the best way to limit possible losses. Your liability for unauthorized use of your VISA Check Card will be \$0 if you meet all of the following conditions:
 - You must report the loss or theft of your card within 24 hours of discovery of such loss or theft.
 - You must have exercised reasonable care in safeguarding such card from risk of loss or theft.
 - You may not have reported two or more incidents of unauthorized use in the preceding twelve-month period.
 - Your account must be in good standing.

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 you lost 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 may extend the time period. You may use your VISA Check Card to purchase goods and services from participating merchants. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will pay the amount and treat the

transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement.

You may use your Card and PIN in an Automated Teller Machine (ATM) of the Credit Union, VISA, Cirrus and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:

- Make deposits to your share and share draft accounts.
- Withdraw from your share and share draft accounts.
- Transfer from your share and share draft accounts.
- Make Point-of-Sale (POS) transactions with your Card and PIN to purchase goods or services at merchants that accept VISA.
- Order goods or services by mail or telephone from places that accept VISA.

The following limitations on the frequency and the amount of VISA Check Card transactions may apply:

- You may transfer up to the available balance in your accounts at the time of the transfer.
 - There are daily withdrawal and purchase limits. The purchase limit is \$1500 daily and the withdrawal limit is \$300 daily.
 - **Your VISA Check Card is not online, so you will need to know your balance at all times.**
2. If you believe your VISA Check Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call the phone number or write to the address on the front of this disclosure.
 3. Our business days are on our website.
 4. If you have a VISA Check Card and maintain share draft or share accounts with us, you may use your VISA Check Card to:
 - Make purchases at any merchant, that accepts VISA Check Card worldwide.
 - Withdraw cash from your share draft or share accounts.
 - Make deposits to your share draft or share account(s) where deposits are accepted.
 - Have your share drafts validated at places that have agreed to accept the VISA Check Card.
 - Make purchases or withdrawals at certain merchant locations by means of electronic charge to your share draft account.

If you have both share draft and share accounts with us, you may use your VISA Check Card to make transfers between those accounts. Some of the information in this section may not be available at all locations, and some services may not be available at this institution at this time.

5. The maximum amount that you may withdraw using your VISA Check Card is limited. Contact the institution for your personal account limitations. Also, you may only be able to withdraw cash in certain multiples, as indicated at each ATM. There may be other limitations imposed on the number of withdrawals and the amount you can withdraw within any period using VISA Check Card. Refer to the Member Schedule of Service Charges and Fees for this information on your type of depository account. Note also that the limits on your use of your VISA Check Card may be different at ATM's owned by other institutions.
6. If you are to be charged for electronic funds transfer or the right to make transfers, those fees will be listed on the Member Schedule of Service Charges and Fees.
7.
 - a. You can get a receipt at the time you make any transfer to or from your account using an ATM machine.
 - b. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call the phone number listed on the front of these Terms and Conditions to confirm the deposit has been made.
 - c. You will get a share draft account statement monthly. You will also get a monthly share account statement unless there were no transfers to or from your account in a particular month. You will get a share account statement at least quarterly.
8.
 - a. If you have set up in advance regular, automatic payments from your account, you can stop any of these payments. Here's how:
 - Call the phone number or write to the address shown on the front of this document in time for us to receive your request three business days or more before the payment is scheduled to deduct from your account.
 - Tell us the name of the company or person to whom the payment is going to be made, as well as the amount of the payment you wish to stop.
 - If you call, we will require you to sign the Stop Payment Form within 14 days after you call.
 - You will be charged for each stop payment you give in accordance with the Member Schedule of Service Charges and Fees.
 - b. If these regular automatic payments vary in amount, you should receive a notice showing the amount and date the payment will be paid 10 days in advance of payment. You may choose to only get this notice if the total varies a certain amount from the previous payment or when payment falls outside a predetermined range.
 - c. If you order us to stop one of these payments three days before the transaction is scheduled, and we do not do so, we will be liable for your losses or damages.
9. If we do not complete a transfer to or from your account on time or in the correct amount according to our Member Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable:
 - a. If through no fault of our own you do not have enough money in your account to make the transfer.
 - b. If the ATM Machine where you are making the transfer does not have enough cash.
 - c. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
 - d. If circumstances beyond our control prevented the transfer despite reasonable precautions that we have taken.
 - e. If the transfer can not be made because of legal restrictions affecting your account. There are other restrictions stated in the Member Agreement below.
10. We will disclose information to third parties about your account or the transfers you make:
 - a. Where it is necessary for completing transfers.
 - b. In order to verify the existence and condition of your account for a third party, such as a credit bureau, merchant or another financial institution.
 - c. In order to comply with government agencies or court orders.
 - d. In the investigation or prosecution of alleged fraudulent activity concerning your accounts.
 - e. If you give us your permission.
11. In the case of errors or questions about our electronic transfers:

Call the phone number, or write to the address shown on the front of this document 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 60 days after we sent you your first statement on which the problem or error appeared.

 - a. Tell us your name and account number.
 - 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 questionable transaction. If you tell us orally, we require you to follow up your question with a written document within 10 days. In most cases, we will tell you the result of our investigation within 10 business days after we hear from you and will correct any error promptly. However, we may take up to 45 days to investigate your complaint or question.

In such cases, we will credit your account within 10 business days the amount which 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, however, your complaint or question involves a transfer that was initiated outside the United States (including territories and possessions) or that is a POS transaction affected through use of your VISA Check Card, the period within which we tell you the results of our investigation is 20 business days after we hear from you or, at our option, 90 days thereafter. If we decide to do that, we will credit your account within 20 business days the amount which you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account. We will not credit your account if the account is subject to the margin requirements or other aspects of Regulation T of the Board of Governors of the Federal Reserve System. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of documents used in the investigation.

MEMBER AGREEMENT

1. The signing of a signature card and/or the request for the use of a VISA Check Card shall indicate your assent to these Terms and Conditions and to any modification thereof. Any such modifications shall become effective and be binding 15 days after notice of the modification is posted in our main office except where Federal Electric Funds Transfer Act provides otherwise.
2. In the event that you enter into an agreement with someone other than us to have direct deposits made into your account or to have automatic payments made from your account, we will not be obligated to you to accept such deposits or to make such payments and may at our opinion reject them unless we receive a pre-notification regarding such deposits and payments.
3. Final credit of all deposits and payments made by you at a terminal is subject to validation by us of the actual amounts deposited and paid (including conversion rates for foreign countries), notwithstanding the figure shown on the receipt you receive at the time of deposit or payment. Funds from any deposit (Cash or Check) made by you at the terminal will be available to you pursuant to the terms and conditions of the Funds Availability Policy applicable to your account. No payment made at the terminal will actually be made by us to the payee until verification for the actual amounts paid, which, along with the time of transmittal to the payee, may take up to three business days.
4. Certain types of deposits, including but not limited to checks, which are not properly endorsed, cannot be accepted at our terminal. We reserve the right to reject such deposits.
5. We reserve the right in our sole discretion to determine what bill to pay by you at our terminal, and to reject those payments, which we have not agreed to accept. We also reserve the right to reject partial payments or any other payment not of an approved amount.
6. Credit card cash advances from a terminal and other loans made to you as a result of transactions made by you at a terminal (such as an advance from an overdraft line of credit if you have one) are repayable together with all charges due on such advances or loans, as provided in the terms and conditions of your credit card agreement or your loan agreement whichever is applicable, as they may change from time to time. VISA Check Card also may be retained in situations where it appears to us that there is, or may be, a danger of loss, theft, or unauthorized use.
7. Each VISA Check Card issued by us remains our property, it is not transferable and may be cancelled or revoked by us at any time without notice. In the event of cancellation or revocation your card must be surrendered to us upon demand. If you attempt to use your card after it has been cancelled or revoked, it will be retained.
8. No electronic funds transfer may be made, and no transaction that you attempt to initiate will be completed if your VISA Check Card is damaged, has expired, has been cancelled or revoked, or is retained for any reason, or your account has been closed.
9. You may not be able to use your VISA Check Card to make withdrawals from, or transfer between your accounts, make deposits to your share account, or have cash advances on your credit card deposited into your share draft account in the following cases:
 - a. Your share draft account is overdrawn; or
 - b. You have reached, or your request would exceed, the withdrawal limits referred to in paragraph five of the Basic Disclosures.
10. If you have set up in advance regular, automatic payments out of your account and have ordered us to stop one of these payments in the manner set forth in paragraph eight of the Basic Disclosures, we will, for your protection, refuse to honor any future requests for payments by a particular person or company involved that is in the same amount as the payment which you ordered stopped. We will, however, honor and pay future requests for payment that is in a different amount than the payment you originally ordered us to stop. You must give us a new stop payment order if you wish to stop the new amount, or you may be able to stop the automatic payment from the Company itself.
11. We reserve the right at any time and without notice (except as may be required by Federal Electronic Funds Transfer Act) to eliminate any or all of the services that are currently available to you by use of your VISA Check Card, or to add new services.
12. To the extent applicable, the general Rules and Regulations governing your account with us apply to your use of your VISA Check Card and to any electronic funds transfers made from or to your accounts. These Terms and Conditions will control, however, in the event of any conflict between the Rules and Regulations governing your accounts and the provision of these Terms and Conditions.

These Terms and Conditions are subject to and governed by all applicable state and federal regulations and, from time to time, shall be deemed automatically amended to the extent necessary to comply therewith.

OVERDRAFT RULES FOR DEBIT CARD HOLDERS

Federal Reserve rules give Debit Card users options regarding overdrafts. An overdraft occurs when you make a purchase or an ATM transaction that was authorized through the Debit or ATM Network against a positive balance but when posted to your account overdraws the account. A fee is posted to the account for each item that overdraws the account.

There are two types of overdraft services:

1. **STANDARD OVERDRAFT SERVICES:**

When your transaction is posted to your account and causes your account to become overdrawn, an overdraft fee of \$32 is charged to the account. For example, if you make a purchase with your debit or ATM card for \$150 and your account balance is sufficient at that time, but when the transaction is posted to your account you only have \$100, your account will be overdrawn \$50 and the credit union will charge your account an overdraft fee.

2. **OVERDRAFT PROTECTION PLANS:**

The Credit Unions offer a link to your savings account to cover transactions when you overdraw your account. The Credit Union charges \$4 per transfer. Overdraft protection plans may be less expensive than the standard

overdraft services, but you must have the funds in another account to cover your overdraft.

RULES

- **YOU CHOOSE:**

In the past you were automatically en-rolled in the standard overdraft services when you opened your account. Under the new rules, the Credit Union must first get your permission to apply these services to everyday debit and ATM transactions before you can be charged overdraft fees. To grant this permission, you will need to respond to this notice and opt in (agree).

- **EXISTING ACCOUNT:**

If you do not opt in (agree), the Credit Union's standard overdraft services won't apply to our everyday debit or ATM transactions. These transactions typically will be declined when you don't have enough funds in your account, but you will not be charged an overdraft fee.

- **NEW ACCOUNTS:**

If you open a new account, the Credit Union cannot charge you overdraft fees for everyday debit card and ATM transactions unless you opt in (agree).

• **FLEXIBILITY:**

If you opt in (agree), you can cancel at any time. If you do not opt in, you can do so later.

• **CHECKS AND AUTOMATIC BILL PAYMENTS:**

This rule does not apply to checks or automatic bill payments that you may have set up for paying bills such as your mortgage, rent, or utilities. The Credit Union may still automatically enroll you in their standard overdraft services for these types of transactions.

If you opt out and your account becomes overdrawn, the Credit Union will place a hold on your Debit Card indefinitely or until a new form is signed with you opting in. Please keep a register of your Debit Card use, this will help cut down on overdraft fees.

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Member #: _____ Member Name: _____

Signature: _____ Date: _____

- ☐ Opt in to give the Credit Union permission to include you in the Standard and Overdraft Protection Plan services.
- ☐ Opt out to decline the Standard Overdraft Services but accept the Overdraft Protection Plan, which allows a share transfer with a fee.

