

ELECTRONIC FUNDS TRANSFER AGREEMENT & DISCLOSURES

This Electronic Funds Transfer Agreement ("Agreement") explains your rights and responsibilities when you use electronic funds transfer (EFT) services provided by Westby Co-Op Credit Union ("Credit Union" or "WCCU").

1. EFT SERVICES AVAILABLE

You may use the following EFT services, as applicable to your account:

- ATM withdrawals, balance inquiries, and transfers
- Debit card purchases and cash back
- Direct deposits and preauthorized payments (ACH)
- Online banking transfers
- Mobile banking transfers
- Telephone banking transfers

Not all services may be available on all accounts or at all times.

2. TRANSFER LIMITS

For security and regulatory reasons, we may place limits on EFTs, including but not limited to:

- Daily ATM cash withdrawals: Up to 3 transactions per day not to exceed a combined daily total of \$500.
- Daily Debit card purchases: Up to 20 transactions per day not to exceed a combined daily total of \$2,500.

Limits may change or be suspended in emergency situations.

3. FEES

We may charge fees for EFT services as disclosed in our **Fee Schedule**, which is incorporated by reference and provided separately at any branch location or online at www.wccu.coop. Examples may include:

- ATM withdrawal fees
- ATM balance inquiry fees
- Debit card replacement fees
- Expedited transfer or bill payment fees

Important: When you use an ATM not owned by us, the ATM operator or network may charge you a fee.

4. BUSINESS DAYS

Our business days are Monday through Friday, excluding federal holidays.

5. DOCUMENTATION

You will receive documentation of EFTs as follows:

- ATM receipts (unless unavailable or declined)
- Periodic statements showing EFT activity
 - Monthly if EFTs occurred during the cycle
 - At least quarterly if no EFTs occurred

You may also access transaction history through online or mobile banking.

6. STOP PAYMENT OF PREAUTHORIZED TRANSFERS

You may stop payment of a preauthorized EFT by notifying us at least **three (3) business days** before the scheduled transfer date.

To request a stop payment, contact us at:

Westby Co-op Credit Union

Phone: 1-608-634-3118

Address: 501 N Main Street, Westby, WI 54667

We may require written confirmation of your stop-payment request within 14 days of an oral notification.

7. NOTICE OF VARYING AMOUNTS

If a preauthorized EFT varies in amount, the payee must notify you at least 10 days before the scheduled transfer date, unless you elect to receive notice only when the transfer differs from the previous amount by more than a specified dollar amount.

8. YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

Notify us **IMMEDIATELY** if you believe your debit card, PIN, password, or access device has been lost or stolen, or if you believe an unauthorized EFT has occurred. Your liability depends on how quickly you notify us:

- **Within 2 business days:** Up to \$50
- **After 2 business days but within 60 days:** Up to \$500
- **After 60 days** after you statement is sent: You may lose all money transferred after the 60 days

9. CONTACT INFORMATION FOR UNAUTHORIZED TRANSFERS

Report unauthorized transfers or suspected fraud immediately at:

Westby Co-op Credit Union

Phone: 1-608-634-3118

Address: 501 N Main St, Westby, WI 54667

10. ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers:

Call or write us at the phone number or address listed above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed.

You must contact us no later than 60 days after we sent you the FIRST statements on which the problem or error appeared.

When you contact us, please provide:

- Your name and account number
- A description of the error
- The dollar amount of the suspected error
- Why you believe an error has occurred

We will determine whether an error occurred within 10 business days after hearing from you and will correct any error promptly. If we need more time, we may take up to 45 days. If applicable, we will provisionally credit your account during the investigation.

11. CONFIDENTIALITY OF ACCOUNT INFORMATION

We will disclose information about your account or EFTS only:

- To process transactions
- To verify funds
- To comply with legal requirements
- With your permission

12. CREDIT UNION LIABILITY

If we fail to complete an EFT on time or in the correct amount according to this Agreement, we may be liable for your losses or damages, unless:

- You did not have sufficient available funds
- Circumstances beyond our control prevented the transfer
- The account is inactive, blocked, or subject to legal process
- The transfer was not properly authorized.

13. CHANGES AND TERMINATION

We may change this Agreement or terminate EFT services by providing advance notice as required by Regulation E.

We may immediately suspend or terminate EFT services if your account is closed or not in good standing.

14. GOVERNING LAW

This Agreement is governed by federal law, including the Electronic Fund Transfer Act and Regulation E, and by the laws of the State of Wisconsin to the extent not preempted.

15. ACKNOWLEDGMENT

By using WCCU's electronic fund transfer services, you acknowledge receipt of this Agreement and agree to the terms and conditions herein.