

If you do **NOT** tell us within two (2) business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN 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 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 a hospital stay) kept you from telling us, we may extend the time periods.

If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call (623) 580-6000 or write Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027. Our business days are Monday through Friday, excluding Holidays as determined by the Credit Union.

VISA DEBIT CARD:

Notwithstanding the above Member Liability provisions, if the unauthorized transactions were performed via signature transactions with a VISA Debit Card, you do not have any liability regardless of when you notify Canyon State Credit Union, unless Canyon State Credit Union can prove that you were grossly negligent or committed fraud. In which case, you are responsible for the entire amount of the unauthorized transactions.

Error Resolution

In case of errors or questions about your electronic transfers, call (623) 580-6000 or write Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027, 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 the **First** statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. 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.

3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us 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 the transfer involved a point-of-sale transaction or a foreign initiated transfer) 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 transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) 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. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide there is no error, we will send you a written explanation within three (3) business days after we finish our investigation. Telephoning **(623) 580-6000** or **(800) 224-3330** is the best way of keeping your possible losses down. You may ask for copies of the documents that we used in our investigation.



Your state, your credit union.

PRCS005 (Rev: 6/2006)



Your state, your credit union.

LOCATIONS

DEER VALLEY
(CORPORATE OFFICE)
3440 W. DEER VALLEY RD
PHOENIX, AZ 85027
(623) 580-6000

CAPITOL
1558 W. JACKSON ST
PHOENIX, AZ 85007
(623) 580-6000

GOODYEAR
1270 N. DYSART RD
GOODYEAR, AZ 85338
(623) 580-6000

TEMPE
937 E. BROADWAY RD.
TEMPE, AZ 85282
(623) 580-6000

OSBORN
2440 W. OSBORN RD
PHOENIX, AZ 85015
(623) 580-6000

PAYSON
514 S. BEELINE HWY
PAYSON, AZ 85541
(928) 472-8995

TUCSON
3919 E. PIMA
TUCSON, AZ 85712
(520) 881-0200

FROM ALL OTHER CALLING AREAS
800-224-3330

WWW.CANYONSTATECU.ORG



**Electronic Funds
Transfer (EFT)
Disclosure**



**CANYON STATE CREDIT UNION
EFT DISCLOSURE**

Your rights and responsibilities concerning your account(s) are generally covered by your Membership and Account Agreement, your Truth-in-Savings Rate and Fee Disclosure and our Privacy Policy. In addition, this EFT Disclosure provides your rights and responsibilities concerning any transactions that are performed by electronic transfer.

Types of Electronic Fund Transfers

The types of electronic fund transfers that are available to you at Canyon State Credit Union are listed below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

1. Direct deposits to your share (savings) or share draft (checking) accounts through the automated clearing house, examples could include payroll deposits and deposits of social security benefits.
2. Withdrawals from your share or share draft accounts through the automated clearing house.
3. Transactions performed on the Phone Banking voice response system. You may access your account 24 hours a day at (623) 580-6000 or (800) 224-3330 using a touch-tone telephone to:
 - Transfer funds between share, club (savings), money market accounts and share draft accounts.
 - Make loan payments from share, club and share draft accounts.
 - Request check withdrawals from share, club, money market accounts and share draft accounts.
 - Request loan advances by check or transfer from your line of credit.
 - Obtain information regarding account balances and history on all of your accounts.
4. Transactions performed on the Internet Banking system. You may access your accounts (accounts that have your social security number) 24 hours a day at www.canyonstatecu.org to:
 - Transfer funds between share, club (savings), money market accounts and share draft accounts.
 - Make loan payments from share, club and share draft accounts.

- Request check withdrawals from share, club, money market accounts and share draft accounts.
 - Request loan advances by check or transfer from your line of credit.
 - Obtain information regarding account balances and history on all of your accounts.
5. Transactions performed on the online Bill Pay system. You may access Bill Pay through the Internet Banking system and manage and make payments to your designated payees.
 6. Automated teller machine (ATM) transactions including:
 - Cash withdrawals from your share or share draft accounts.
 - Deposits to your share or share draft accounts.
 - Transfers between your share and share draft accounts.
 7. Point of sale (POS) purchase transactions with merchants who accept our ATM cards.

Some of these services may not always be available.

Limitations on the frequency and dollar amount of transactions

1. Withdrawals from share, club and Money Market Accounts are limited to no more than six (6) each month. This includes transfers that are made to another account at Canyon State Credit Union (CSCU) or to third parties. Included in this category are the automatic overdraft protection transfers to share draft accounts from the share account as well as transfers and withdrawals performed on the TTI voice response system.
2. Withdrawals on ATMs are limited to the lower of the amount in your account or \$400 per day. If the ATM system is off-line and cannot access the balance of your account, the limit is \$400 per day.

Charges for Electronic Fund Transfers

Fees and charges for electronic fund transfers are disclosed in our Truth-in-Savings Rate and Fee Disclosure.

Right to Receive Documentation of Transactions

1. ATM or POS transactions. A receipt is provided at the time you perform an ATM, POS or VISA Debit transaction.
2. Direct Deposits. 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 us at (623) 580-6000 to find out whether the deposit has been made.
3. Periodic Statements. If you have an electronic fund transfer on your account, you will receive a monthly statement. In any case, you will receive a quarterly statement.

Right to Stop Payment and Notice of Varying Amounts

1. Right to Stop Payment. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call us at (623) 580-6000 or write us at Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. (We will charge \$10.00 for each stop payment order you request.)

2. Notice of Varying Amount. If these regular payments vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
3. Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Disclosure of Account Information to Third Parties

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

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

Credit Union Liability

Liability for our failure to Make Transfers. If we do not complete a transaction 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:

1. If, through no fault of our own, you do not have enough money in your account to make the transfer.
2. If the transaction would go over the credit limit on your overdraft line.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
5. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
6. Your account is frozen because of a court order, or because your card or personal identification number (PIN) have been reported as lost or stolen.
7. There may be other exceptions stated in our agreement with you.

Member Liability

Tell us **AT ONCE** if you believe your card or PIN has been lost or stolen. Telephoning **(623) 580-6000 or (800) 224-3330** 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 tell us within two (2) business days you can lose no more than \$50 if someone used your card or PIN without your permission.