

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Teachers ATM Card and personal identification number (PIN) or TCU Debit Mastercard® and personal identification number (PIN), to:

- make deposits to share draft checking, share savings, or Money Market account(s)
 - you may deposit no more than \$10,000.00 per day
- get cash withdrawals from share draft checking, share savings, Money Market, or line of credit account(s)
 - you may withdraw no more than \$200.00 per day (or the limit disclosed to you personally)
- transfer funds from share draft checking, share savings, or Money Market account(s) to share draft checking, share savings, Money Market, or TCU loan account(s)
- make payments from share draft checking, share savings, or Money Market account(s) to loan accounts with us
- get balance information about share draft checking, share savings, or Money Market account(s) or Credit Cards

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of TCU Debit Mastercard® Point-of-Sale Transactions - You may access your share draft checking account(s) to purchase goods, (in person, by phone, or by computer), pay for services (in person, by phone, or by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$5,000.00 in transactions on a daily basis (other limits may apply)

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your TCU Debit Mastercard® in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

You agree not to attempt to log on to any Website and make purchases using your TCU Debit Card from any country under sanctions by the Office of Foreign Assets Control (OFAC). Information regarding which countries are under sanctions may be

obtained on the U.S. Department of the Treasury website. Any attempt to log on to these Websites and make purchases from one of these countries may result in your access to your TCU Debit Card being restricted and/or terminated.

PIN-less Debit Transaction Processing. We have enabled PIN-less debit transaction processing. This means you may use your TCU Debit Mastercard on a PIN-Debit Network™ (a non-Mastercard network) without using a PIN.

The PIN-less debit network(s) for which such transactions are enabled are: STAR and NYCE Networks.

Examples of the types of actions that you may be required to make to initiate a Mastercard transaction on your TCU Debit Mastercard include signing a receipt, providing a card number over the phone or via the Internet, or swiping or inserting the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Mastercard transactions are not applicable to PIN-less debit transactions. For example, the additional limits on liability (sometimes referred to as Mastercard's zero-liability program) are not applicable to transactions processed on a PIN-Debit Network.

You may be eligible to add your TCU Debit Mastercard® to Apple Pay™, Google Pay, and Samsung Pay™.

Apple Pay, Google Pay, and Samsung Pay allows you to conveniently make purchases with your phone wherever Mastercard® contactless payments are accepted.

Please Note: In your Apple Pay, Google Pay, and Samsung Pay account, you will see a unique device account number listed under your TCU Debit Mastercard®. This number improves security because it's only used with your device. Use this number whenever an Apple Pay, Google Pay, and Samsung Pay merchant asks for the last 4 digits of your cards number.

Pay with Apple Pay, Google Pay, and Samsung Pay at participating merchants displaying the Apple, Google, and Samsung or Apple Pay, Google Pay, and Samsung Pay symbols.

Additionally, Apple Pay, Google Pay, and Samsung Pay can be used with participating merchants displaying the Apple Pay, Google Pay, and Samsung Pay button when you're shopping with an app.

Apple Pay purchases you make with this card will be marked as "AplPay" on your statements.

Google Pay purchases you make with this card will be marked as "API" on your statements.

Samsung Pay purchases you make with this card will be marked as "Samsung Pay" on your statements.

Please note that you may need to accept additional terms and conditions before accepting and using Apple Pay, Google Pay, and Samsung Pay.

You may sign up for alerts on your mobile devices to get an alert when certain transactions are processed, such as international or online purchases. *Standard text messaging and data rates may apply.

Touch ID (TM)

Touch ID™ Authentication is an optional authentication method offered by Teachers Credit Union to sign into Teachers Credit Union Mobile Banking. You can turn this feature on or off by checking or un-checking the "Enable Touch ID" check box on the Settings screen. Fingerprints are stored on your device only. Teachers Credit Union never sees your fingerprint information and does not store this fingerprint information. Your User ID and password will be encrypted and stored in your device(s). You acknowledge that by enabling Touch ID™, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information on Teachers Credit Union

Mobile Banking. You understand that if you choose to use features that enable access to your account by multiple users on your access device(s), you are solely responsible for any such use by you or any other person, and any activity initiated by another person will be considered to be activity you have authorized. You also accept full responsibility for the monitoring of your account. If you believe someone has gained unauthorized access to your account or your password has been stolen, call 24 hours a day toll-free: (800) 552-4745. If in Indiana or outside the United States, call (574) 284-6247 or write: Teachers Credit Union, Attn: Security Department, PO Box 1395, South Bend, IN 46624-1395. Teachers Credit Union reserves the right to suspend or disable this feature at any time.

TCU Text Message Banking Services Terms and Conditions. By participating in the Text Message Banking Services program, you are agreeing to the Terms and Conditions presented here; **message and data rates may also apply to use this service.** For help text "HELP" to the short code listed on the website. **To cancel your text message banking service, text "STOP" to 226563 at any time.** You can also cancel the service by logging into Internet Banking, going to the Mobile Banking & Alerts tab, and deactivating the service. In case of questions please contact member service at memberservices@tcunet.com or call 800-552-4745. This service is provided under the terms of the privacy policy provided by TCU.

Internet Banking and Texting Transfers:

(Internet, Mobile and Text Banking) You may access your account(s) electronically: a) from a computer with internet access; b) by installing the TCU app on your mobile device; or c) via text messaging. Visit tcunet.com for more information on setting up each of these banking features. Once logged in, you can:

- transfer funds from share draft checking, share savings, line of credit, Money Market, or secondary share accounts to share draft checking, share savings, Money Market, secondary share, or TCU consumer loan accounts
- make payments from share draft checking, share savings, Money Market, or secondary share accounts to loan account(s) with us
- make payments from share draft checking to third parties using the Bill Payment service
- get balance information about share draft checking, share savings, line of credit, term share, Money Market, TCU loan accounts or Credit Cards.
- get withdrawal history about share draft checking, share savings, line of credit, Money Market, secondary share, or TCU consumer loan accounts
- get deposit history about share draft checking, share savings, line of credit, Money Market, or secondary share accounts
- get transaction history about share draft checking, share savings, line of credit, Money Market, secondary share, or TCU loan accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any month, you may not make more than six withdrawals or transfers from a share savings or money market account to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- For security reasons, there are other limits on the number of transfers you can make by ATM.
- For security reasons, there are other limits on the number of transfers you can make by telephone.
- For security reasons, there are other limits on the number of transfers you can make by debit card.

- For security reasons, there are other limits on the number of transfers you can make by computer.

FEES

- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** 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 (574) 284-6247 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your share draft checking accounts.

You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** 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 or write us at the telephone number or address listed in this disclosure in time for us to receive your request 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 you call.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will 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.)

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 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.

FINANCIAL INSTITUTION'S LIABILITY

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 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 ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (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 transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. 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 you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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, including those made by card, code or other means, 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 will extend the time periods.

• **Additional Limits on Liability for TCU Debit Mastercard.** You will not be liable for any unauthorized transactions using your TCU Debit Mastercard if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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 determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) 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 new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

TEACHERS CREDIT UNION
110 SOUTH MAIN STREET
SOUTH BEND, INDIANA 46601
Business Days: Monday through Friday
Except Holidays
Phone: (574) 284-6247 or (800) 552-4745
E-mail: webmaster@tcunet.com

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Member Responsibility

You further agree that you will be the only one to use the Teachers ATM/Debit Mastercard assigned to you, and that you will not divulge, give, disclose or make available to any other person, even Teachers Credit Union employees, your Personal Identification Number either directly or indirectly at any time.

Personal Identification Number - Teachers Credit Union will issue to you a Personal Identification Number to be used with your TCU ATM Card or Debit Mastercard and you agree not to carry your secret Personal Identification Number with you at the same time as you carry your card. You further agree to use your best efforts to memorize your Personal Identification Number.

Debit Mastercard Rebate Disclosure

Eligibility-The Rebate Program is available to Members in good standing who have one of the following cards: Teachers Credit Union Debit Mastercard and Teachers Credit Union Health Savings Account Card, (hereinafter referred to as "Check Cards") are automatically enrolled in the Rebate Program (hereinafter referred to as "Enrolled Members"). Program Eligibility is subject to change.

Check cards are issued to make debit card transactions on a Member's Membership Account and sub-accounts, including shares and share draft accounts ("Membership Account"). All Membership Accounts must be in good standing, to participate in the Rebate Program; and all of the Member's loans ("Loan Accounts") must be in good standing.

Rebate-Rebates are earned on "Eligible Signature Purchases" made with the Check Card to make purchase transactions that require a Member (personal) signature. Rebates are not earned on cash advances, returned purchases, balance transfers, Automated Teller Machine (ATM) transactions or transactions made using a Personal Identification Number (PIN).

Enrolled Members **must spend \$6,000.00** in Eligible Signature Purchases, in a calendar year*, to qualify for the Rebate Program. Once the \$6,000.00 annual minimum is met, Enrolled Members will earn a Rebate equal to .50% of the entire amount of Eligible Signature Purchases for goods and services paid for with your TCU Debit Mastercard, up to a **maximum annual cash rebate amount of \$500.00**.

Rebate Redemption-Rebates may be redeemed any time the accumulated rebate balance reaches a minimum of \$30.00. Rebates may be redeemed: online, by visiting Teachers Credit Union's Internet Banking Site at <https://www.tcunet.com>; in person, by visiting the nearest service center location; or, by sending a written request to Teachers Credit Union Member Services Department, P.O. Box 1395, South Bend, Indiana 46624-1392.

Maximum Annual Rebate: \$500.00.

Forfeiture-All Rebates expire three (3) years from the end of the Calendar Year, in which they are earned.

Other Terms and Conditions-Statements-Information about the Debit Card Rebate Program will be available online or on periodic account statements.

Rebates may only be redeemed if the Member is in good standing with Teachers Credit Union. Rebates will not be redeemed if: the Member's Check Card is closed; any Member's loan is in default; or the Member owes Teachers Credit Union money for fees or negative balances. If any of the foregoing occurs the rebate will expire immediately and will not be available for redemption.

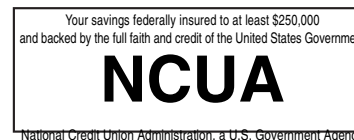
Rebates are non-negotiable and non-transferable. Teachers Credit Union reserves the right to disqualify any person from participation in the Rebate Program if, in Teachers Credit Union's sole judgment, that person or another person has violated the Rebate Program Rules or the By-laws of Teachers Credit Union.

Teachers Credit Union also reserves the right to amend or terminate the Rebate Program at any time, upon thirty (30) days written notice. If the Rebate Program is terminated, Enrolled Members will be granted twelve months, from the Program termination date, to redeem the Rebate.

Rebate redemptions may subject Enrolled Member to tax liability.

The Rebate will be calculated on a calendar year basis.

TEACHERS CREDIT UNION
110 SOUTH MAIN ST.
SOUTH BEND, IN 46601
(574) 232-8012



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Form ETM-BRO-CU 12/14/93 Custom 2bi

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your share draft or share savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your share draft or share savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at (800) 284-4725 or (574) 232-4714 using your personal identification number (PIN) and your account numbers, to:

- transfer funds from share draft checking, share savings, line of credit, Money Market, or secondary share accounts to share draft checking, share savings, Money Market, secondary share, or TCU consumer loan accounts
- make payments from share draft checking, share savings, Money Market, or secondary share accounts to loan accounts with us
- get balance information about share draft checking, share savings, line of credit, term share, Money Market, TCU loan accounts, or Credit Cards
- get withdrawal history about share draft checking, share savings, line of credit, Money Market, secondary share, or TCU consumer loan accounts
- get deposit history about share draft checking, share savings, line of credit, Money Market, or secondary share accounts
- get transaction history about share draft checking, share savings, line of credit, Money Market, or TCU loan accounts