

(a) Consumer Liability

Tell us AT ONCE if you believe if you believe that an electronic fund transfer has been made without your permission using information from your account Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft involving your account you can lose no more than \$50 if someone access your account without your permission

If you do NOT tell us within 2 business days after you learn of the loss or theft and we can prove we could have stopped someone from using your information 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.

(b) Contact in event of unauthorized transfer

You should also call the number or write to the address listed below if you believe a transfer has been made using the information from your account without your permission.

Call: 817-261-9325 or write: Mount Olive Baptist Church Federal Credit Union 514 N. L. Robinson Dr. Arlington, TX 76011

(c) Business days and hours For purposes of these disclosures, our business days are Sunday through Friday. Holidays are (not) included.

Mon – Thur	9:00 AM - 3:00 PM
Friday	9:00 AM - 6:00 PM
Sunday	10:30 AM - 1:30 PM

(d) Transfer types and limitations

(1) Account access. You may use your account to:

- (i)** Withdraw cash or make deposits to your savings account.
- (ii)** Transfer funds between your savings accounts and loans whenever you request with the CU or to other institutions.
- (iii)** Pay bills directly from your savings account in the amounts and on the days you request.

(2) Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your savings account to pay bills.

(3) Limitations on frequency of transfers. You may make only 6 cash withdrawals from your account each monthly

(e) Fees - Per transfer charge. We will charge you \$3.00] for each transfer you make over the allowable 6 transaction per month

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

(i) Where it is necessary for completing transfers, or

(ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or

(iii) In order to comply with government agency or court orders, or

(iv) If you give us your written permission.

(g) Documentation

(1) Transfers. You can get a receipt at the time you make any transfer to or from your account

(2) Preauthorized credits. If you have arranged to have direct deposits or payments made to or from your account from the same person or company, the transaction will be shown on your statements.

(3) Periodic statements. You will get a semi-annual account statement in July and January of each year. Unless you advise us not to mail or provide e-statement.

(h) Preauthorized payments

(1) 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's how:

Call or write to us at the contact information above, 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.

(2) Notice of varying amounts. If these regular payments may vary in amount, you must give us notice only you want the payment to be different that the amount submit to us.

3) 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.

(i) Financial institution's liability 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 the transfer would cause your account too overdraft.

(3) 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 that will be review individually.

Error Resolution Notice

(a) Initial and annual error resolution notice and error resolution notice on periodic statements

In case of errors or questions about transfers to or from your account call or write to us at the contact information 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 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question the Credit Unions approval. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.