

ADVANTAGES OF YOUR CREDIT UNION ATM CARD

Convenience

Perform routine credit union transactions, when and where you want. Your credit union ATM card offers access to multiple networks, which provides you access to convenient statewide and nationwide ATM locations.

Time Saving

Handle Routine transactions quickly.

It's Easy to Use

Conduct transactions at the ATM easily. Simply insert your ATM card, enter your Personal Identification Number (PIN) and the ATM screen leads you through the transaction. If you make a mistake, you can cancel the transaction at any time.

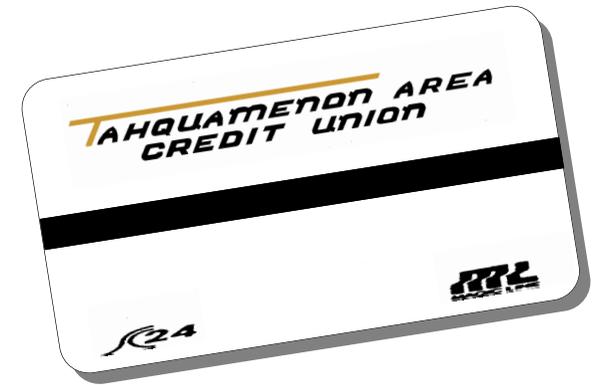
Private and Secure

Complete your transactions in privacy. You are assigned a Personal Identification Number (PIN) known only to you. By entering your own PIN, the security of the transaction is assured.

Emergency Access to Funds

Obtain funds readily at home or while you travel. The card is valuable all the time. It comes in especially handy in emergencies.

**TAHQAMENON AREA
CREDIT UNION**



FOUR CONVENIENT LOCATIONS

NEWBERRY

7693 State Highway M123
Newberry, Michigan 49868
Phone: (906) 293-5117
Toll Free: (800) 575-5117

PICKFORD

115 East Harold Street
Pickford, Michigan 49774
Phone: (906) 647-8111

RUDYARD

18829 South Mackinac Trail
Rudyard, Michigan 49780
Phone: (906) 478-4281

ENGADINE

N6747 State Highway M117
Engadine, MI 49827
Phone: (906) 477-9932

ATM

Terms and Conditions

**TAHQAMENON AREA
CREDIT UNION**

PO Box 485
NEWBERRY, MICHIGAN 49868

CARDHOLDER AGREEMENT “TERMS AND CONDITIONS”

In this Agreement, the terms “you” and “yours” refer to the authorized person in whose name the card has been issued. The words “Credit Union”, “we”, “our”, or “us” refer to Tahquamenon Area Credit Union. This agreement applies to any Tahquamenon Area Credit Union ATM card.

1. The ATM card is and shall remain the property of the Credit Union. The Credit Union may revoke, limit, or suspend use of the ATM card at any time, with or without notice and with or without cause. Upon request to you by us, you agree to immediately return the ATM card.
2. The Credit Union shall mail or deliver a written notice to you at least 21 days before the effective date of any change in the terms or conditions of this agreement.
3. All transactions made through the use of the ATM card are subject to proof and verification and all deposited funds are subject to collection and our normal check holding policy.

UNLAWFUL INTERNET GAMBLING

The Act prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in “unlawful internet gambling”, defined as “placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any Federal or State law in the State in which the bet is made”.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with TACU. Restricted transactions are transactions in which a person accepts credit, funds, instruments, or other proceeds from another person in connection with unlawful internet gambling.

PERSONAL IDENTIFICATION NUMBER

1. In order to access an automated teller machine (ATM), you must select a Personal Identification Number (PIN). The PIN serves as your signature and positively identifies you to the ATM.
2. DO NOT write your PIN on your card or keep it with your card. DO NOT allow your PIN to come into the possession of a person who could make or cause to be made an unauthorized use of your card.

SERVICES AVAILABLE AT 24-HOUR BANKING LOCATIONS

1. You may use your ATM card for the following transactions:
 - A. withdraw cash from your share or share draft account.
 - B. make deposits to your share or share draft account (Michigan ATMs only).
 - C. transfer funds between your share and share draft account (Michigan ATMs only).
 - D. make loan payments from your share or share draft account (SC24 ATMs only).
 - E. make inquiries as to the balance(s) in your share or share draft account.
2. Deposit or payment transactions made on a business day after 5:00 p.m. will be credited as of the next business day. No deposit shall be considered complete until the deposit envelope has been opened and verified and its contents processed. Funds cannot be withdrawn against a particular deposit until the next business day.

ACKNOWLEDGEMENTS AND STATEMENTS

You will receive an acknowledgement with each transaction. You will also receive a monthly statement of your accounts that you access with the ATM card. Your acknowledgements and statements are admissible as evidence of deposit or other transaction in a Court of Law.

BUSINESS DAYS

Our business days are Monday through Friday. Holidays are not included.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNTS OF WITHDRAWALS

In order to limit possible losses from unauthorized use of your ATM card, you may withdraw up to \$1000.00 on each day as long as you do not exceed the available balance(s) in your share or share draft account. In the unlikely event of a computer breakdown, the daily withdrawal limit is reduced to \$200.00

SERVICE CHARGES

The Credit Union imposes a service charge of \$1.00 for each withdrawal and balance inquiry made with an ATM card beyond the normal service charges applicable to the particular account(s) that you maintain. See the terms and conditions governing your specific account(s) for more details. If you use an automated teller machine that is not operated by the financial institution, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

LOSS OR THEFT OF YOUR ATM CARD OR UNATHOURIZED USE

Tell us at once if you believe your Personal Identification Number (PIN) and/or card has been lost or stolen or if you suspect its unauthorized use. Telephoning is the best way to keep your possible losses down. If you fail to notify us promptly, your responsibility to bear the loss may be increased.

1. if you tell us within (2) business days, you can be liable for no more than \$50.00 if someone used your card without your permission.
2. if you do not tell us within (2) business days and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, TELL US AT ONCE. If you do not notify us within (60) days after the statement was mailed to you, you may be liable for the amount of the unauthorized transfer(s) that were made after the (60) day period, if we can prove that we could have prevented the loss had you notified us in time.

The telephone number and address of the office to be notified are set forth in the following paragraph.

ERRORS NOTIFICATION

In case of error, loss, theft, unauthorized use, or questions about your electronic transfers, call or write to:

Tahquamenon Area Credit Union
P.O. Box 485
Newberry, Michigan 49868
(906) 293-5117 · (800) 575-5117

If you think your statement or acknowledgement is wrong, or if you need more information about a transfer listed on the statement or acknowledgement we must hear from you as soon as possible, but in event no later than (60) days after we sent you the first statement on which the problem or error appeared.

1. Please tell us your name and account number.
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 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 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. If we decide to do this, we will recredit 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.

FAILURE TO COMPLETE 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 a transfer.
2. if the ATM where you are making the transfer does not have enough cash to complete the transaction.
3. if the ATM was not working properly, and you knew about the breakdown when you started the transaction.
4. if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
5. if you do not correctly fill out the deposit form.
6. if the funds in your account are subject to any legal process which prevents the making of the transfer.

There may be other exceptions stated elsewhere in the Terms and Conditions governing your specific type of account.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

The Credit Union will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers.
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 order.
4. if you give us your written permission.

REGULATORY AUTHORITY

This agreement is required by state and federal laws governing Electronic Fund Transfers. If you have a question about your legal rights under these laws or you believe that your legal rights have been violated, you may contact either of the following agencies:

FINANCIAL INSTITUTIONS BUREAU
Department of Consumer & Industry Service
Credit Union Division
P.O. Box 30224
Lansing, Michigan 48909

or

NATIONAL CREDIT UNION ADMINISTRATION
422 Naperville Road, Suite 125
Lisle, Illinois 60532