

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home, for instance, by filling out a deposit slip, to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Do not leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Do not lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at the night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Do not tell anyone your PIN. Do not give anyone information regarding your ATM card or PIN over the telephone. Do not write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Do not accept assistance from anyone you do not know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arise after you have begun an ATM transaction, you may cancel the transaction, pocket your card and leave. You might consider using another ATM machine or coming back later.
12. Do not display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

TAHQUAMENON 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



MasterMoney™

Terms & Conditions

TAHQUAMENON AREA
CREDIT UNION

PO Box 485
Newberry, Michigan 49868

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

ATM TRANSFERS - TYPES OF TRANSFERS AND DOLLAR LIMITATIONS

You may access your account(s) by ATM using your MasterMoney™ card and Personal Identification Number to:

1. make deposits to savings account(s).
2. make deposits to draft account(s).
3. make cash withdrawals from savings or draft account(s). You may withdraw no more than \$1000.00 per 24 hours.
4. transfer funds from savings to draft account(s).
5. transfer funds from draft to savings account(s).
6. transfer funds from savings to savings account(s).
7. make payments from savings or draft account(s) to loan accounts with us.
8. get information about: the account balance of your savings or draft account(s).

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

TYPES OF MASTERMONEY™ CARD POINT-OF-SALE TRANSACTIONS

You may access your draft account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), 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 \$1,000.00 in transactions per 24 hours.

MINIMUM ACCOUNT BALANCE

We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a transfer.

FEES

We will charge you \$2.00 for a new debit card Personal Identification Number.

We will charge you \$2.00 to replace a lost debit card.

DOCUMENTATION - TERMINAL TRANSFERS

You can get a receipt at the time you make any transfer to or from your account using one of our ATM or point-of-sale terminals.

PERIODIC STATEMENTS

You will get a monthly account statement from us for your draft account(s). You will get a quarterly account statement from us for your savings account(s) until you first access your savings electronically. From that point on, you will get a monthly account statement.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account(s) 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(s) to make the transfer.
2. if you have an overdraft line and the transfer would go over the credit limit.
3. if the ATM 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. there may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account(s) or the transactions you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account(s) 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. if you give us written permission.

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.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated, you should notify the Office of Financial and Insurance Services, Division of Financial Institutions, at P.O. Box 30224, Lansing, Michigan 48909 or the National Credit Union Administration, Division of Supervision at 4225 Naperville Road, Suite 125, Lisle, Illinois 60532.

UNAUTHORIZED TRANSFERS - CONSUMER LIABILITY

Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account(s). If you tell us within 2 business days, you can lose no more than \$50.00 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 \$500.00

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 will extend the time periods.

Effective January 1, 1998, Additional Limits on Liability for MasterMoney card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MasterMoney card, when used for point-of-sale transactions, if

1. you report the loss or theft or your card within 24 hours of when you discover the loss or theft.
2. you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft.
3. you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and
4. your account is in good standing.

If any of these conditions are not met, your liability is the lesser of \$50.00 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

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 brochure, 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 credit 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 question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Tahquamenon Area Credit Union
P.O. Box 485
Newberry, Michigan 49868

Business Days: Monday through Friday
Excluding: Federal Holidays

Phone: 1 (906) 293-5117

More detailed information is available upon request.