

**LOSS OR THEFT OF ATM CARD
OR UNAUTHORIZED USE**

UNAUTHORIZED USE - means the use of your ATM 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.

You will not be liable for any unauthorized transaction if:

- * You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft.
- * You have not reported 2 or more incidents of unauthorized use within a 12-month period
- * Your account is in good standing
- * You promptly reported the loss or theft
- *

You could have up to \$500.00 liability if you do not exercise reasonable care in safe-guarding the card from the risk of loss or theft or if you do not promptly report the loss or theft.

CARDHOLDER AGREEMENT

TERMS & CONDITIONS

- * The ATM card is and shall remain the property of TACU. TACU may revoke, limit, or suspend the 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 immediately to return the ATM card.
- * TACU 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 the agreement.
- * All transactions made through the use of the ATM card are subject to proof and verification. All deposited funds are subject to collection and our normal check hold policy.

PERSONAL ID NUMBER (PIN)

- * In order to access an ATM, you must have a valid PIN number. The PIN serves as your signature and positively identifies you to the ATM
- * DO NOT write your PIN on you 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 transaction.

SERVICES AVAILABLE @ ATM

- * Cash withdrawals from share accounts. You may withdraw no more than \$1000 in a 24 hour period
- * Deposits to share accounts
- * Funds transfers between share accounts
- * Balance inquiries



ATM CARD

Application
Terms & Conditions

**TAHQUAMENON AREA
CREDIT UNION**

"To us, it's always personal."

<https://tacumi.com>

ERRORS NOTIFICATION

If you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt we must hear from you as soon as possible. **You must report any errors or unauthorized transactions within 60 days after the statement was mailed to you.** If circumstances (trip, hospital stay) prevented you from notifying us in a timely manner we may extend the time period.

We will need from you:

- * Your name and account number
- * Description of error or transaction that you are unsure about with a clear explanation of why you believe it is an error or why you need more information
- * Dollar amount (s) of 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 investigation within 10 business days after we hear from you. And will correct any error promptly. If we need more time however, we may decide to take up to 45 days to investigate. If we decide to do this, we will credit your account within 10 days, so that you will still have use of the funds while we investigate.

CONTACT

TACU : PO BOX 485 Newberry, MI 49868
1.800.575.5117 or admin@tacumi.com

REGULATORY AUTHORITY

If you believe that any provision of the Michigan electronic funds transfer act has been violated you should contact :

<https://difs.state.mi.us/Complaints>

FEES

We may charge you a \$4.00 for a reissued PIN

We may charge you \$4.00 for a reissued card

SERVICE CHARGES

As of September 1st, 2012 , TACU imposes a service charge of \$1.50 for each transaction made with your ATM card at a non CO-OP ATM. If you use an ATM that is not operated by TACU, you may be charged a fee by the operator of the machine and/or by an ATM network.

UNLAWFUL INTERNET GAMBLING

In accordance with the requirements of the Unlawful Internet Gambling 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 or other proceeds from another person that accepts credit, funds, instruments, or other proceeds from another person in connection with unlawful internet gambling.

PERIODIC STATEMENT

You will receive a monthly statement , with the exception of an account with no activity, then a quarterly statement will be sent.

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 any losses or damages. However, there are exceptions . We will not be liable, for instance:

- * If through no fault of ours, you do not have funds available to make transfer
- * If the ATM you are using does not have sufficient funds to complete transfer
- * If the ATM was not working properly
- * If circumstances beyond our control (fire, flood) prevent the transfer, despite reasonable precautions that we have taken.
- * Other exceptions stated in our agreement with you

CONFIDENTIALITY

We will disclose information to 3rd parties about your account (s) or the transactions you make;

- * Where it is necessary from completing transfers
- * In order to verify the existence and condition of your account (s) for a 3rd party such as a credit bureau or merchant
- * In order to comply with a government agency or court order
- * If you give written permission