



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.

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

- get cash withdrawals from share draft or share savings account(s) with an ATM or debit card
 - you may withdraw no more than \$200.00 per day with the ATM card or \$300.00 per day, or your available funds, whichever is less with your debit card
- transfer funds from share savings to share draft account(s)
- transfer funds from share draft to share savings account(s)
- get information about:
 - the account balance of your share draft accounts
 - with a debit card
 - the account balance of your share savings accounts
 - with an ATM or debit card

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

Types of RCU MasterMoney Debit Card Point-of-Sale Transactions - You may access your share 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 a participating merchant will accept.

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

- you may not exceed \$1,000.00 in transactions per day, or your available share draft funds, whichever is less

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your RCU MasterMoney Debit Card 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.

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

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

FEES

- We will charge you \$5.00 for a new ATM or debit card personal identification number.
- We will charge you \$5.00 to replace a lost ATM or debit card.
- Please refer to our separate fee schedule for additional information about fees.

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).

The card or cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all cards upon request or upon closure of the associated account(s), whether by you or the Credit Union.

CUT HERE



APPLICATION FOR

RCU MASTERMONEY DEBIT

ATM CARD

APPLICANT

Account Number(s) _____

Account Type(s) _____

Name _____

Address _____

City _____

State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

CO-APPLICANT

Name _____

Address (if different from above) _____

City _____ State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s): that (s)he will not use the ATM Card or RCU MasterMoney Debit Card for any transaction that is illegal under applicable federal, state or local law; that all information is accurate; and that (s)he authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

Mail or Deliver to:

RIPCO CREDIT UNION
121 SUTLIFF AVENUE, P.O. BOX 278
RHINELANDER, WISCONSIN 54501

Official Use Only

Date received _____

Approved (Y / N) _____

Processed By _____

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.
- **Periodic statements.**

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

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 RCU MasterMoney Debit Card.** You will not be liable for any unauthorized transactions using your RCU MasterMoney Debit Card 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.

(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 brochure. You should also call the number or write to the address listed in this brochure 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 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 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.

RIPCO CREDIT UNION

P.O. BOX 278

RHINELANDER, WISCONSIN 54501

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 715-365-4800

Toll free: 1-877-365-4800

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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

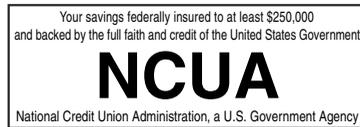
1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't 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. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.

11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't 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 of 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.

RIPCO CREDIT UNION
121 SUTLIFF AVENUE
P.O. BOX 278
RHINELANDER, WI 54501
Phone: 715-365-4800

633 N. RAILROAD STREET
EAGLE RIVER, WI 54521
Phone: 715-479-4491

Toll Free: 1-877-365-4800



Two cards for your busy lifestyle

We've put some of our most popular services into the palm of your hand. Our RCU MasterMoney Debit Card gives you a faster, more economical, more convenient way to buy the products and services you need. That's because it allows you to withdraw funds from your share draft account without ever having to write out a check. You can purchase groceries, gas, or anything else. Use your card wherever MasterCard® debit card is accepted. Then, our ATM card allows you to withdraw, deposit, or transfer funds any time of the day, without coming to Ripco Credit Union. It's like having your own personal teller whenever you need one.

Fast and one-step easy

Forget having to round up your checkbook, a pen, and two forms of identification. With RCU MasterMoney Debit Card, every purchase is as simple as using a credit card. And, there's no need to drive across town to get cash, deposit your paycheck, or transfer funds from one account to another. Your card can be used at any number of machines. There's probably one close to where you work or shop. So, you can take care of your financial business without taking a lot of time.

Worry free when you're out of town

No need to worry about getting your checks cashed out of town. You may use your card wherever MasterCard debit card is accepted.

Economical and ecological

Eliminate the need to purchase checks (and the risk of running out when you're at the checkout). RCU MasterMoney Debit Card saves money in check printing fees while it saves valuable resources.

Safeguarded if lost or stolen

When you receive your ATM card or RCU MasterMoney Debit Card, you'll also be assigned a personal identification number (PIN). This is added security against someone making transactions without your consent. And, as an added safeguard, we provide a cap on your liability if your card is lost or stolen. See your disclosure for details.

Apply for yours today

Start enjoying our services with one of our two convenient cards today. To apply, complete the attached application and mail or deliver it to the address shown on the application. ATM cards and PINs will be issued instantly in person upon approval of ATM card applications. You can expect your debit card to arrive within 10 business days of your approval. Your PIN will be sent to you in a separate mailing. Before you know it, you'll be experiencing all the benefits of checkless checking or your own personal teller in one of two simple cards.