

If you are Traveling– Please let us know where and when you are planning to use your Card when traveling. For added protection and security, we constantly monitor transactions originating from areas or countries that are experiencing a high incidence of Card fraud and may decide to block all transactions originating from those areas. If you notify us in advance, we will make sure that your Card remains functional and will permit the transactions you make from those areas to be honored.

Notice of ATM Precautions

- (1) Remember, there is safety in numbers. Whenever possible, have another person accompany you when using an ATM.
- (2) Before approaching an ATM, be alert for any suspicious persons or circumstances. Should you observe or otherwise feel uneasy or uncomfortable with your surroundings, leave the scene at once. Return at a later time or use another ATM. Report the suspicious circumstances to law enforcement authorities.
- (3) Be ready to transact business at an ATM and when possible, prepare your transaction documents (i.e. deposit ticket) in advance.
- (4) Memorize your PIN, do not write it on your Card or leave it in your wallet or purse. Protect the secrecy of your PIN. Do not lend your Card or PIN to anyone else.
- (5) Keep your Card in a safe place. Treat your Card as you would cash. Report a lost or stolen Card to us immediately by calling: 727.431.7680, 800.593.2274 Monday through Friday 8:00 AM - 5:30 PM, Saturday 9:00 AM - 1:00 PM.
- (6) Prevent others from seeing you entering your PIN. Shield the transaction area with your body or hand.
- (7) Mark each transaction in your account register. Keep your receipts and compare them against your account statements.
- (8) Be aware for con games. If anyone asks you to withdraw money for any reason, leave the area and contact the proper authorities.
- (9) Upon completing your transaction, retrieve your Card and receipt and leave the area at once. Do not count or otherwise visually expose any money received from the ATM.
- (10) Continue to observe your surroundings for any suspicious persons or circumstances such as anyone following or approaching you.
- (11) Always maintain a safe distance between you and strangers. If you believe that you are being followed, you should go to the nearest place where there are people and contact law enforcement authorities. This disclosure is required to be given pursuant to Florida Statutes, Section 655.963. It is not intended to create any rights or duties as between the parties. The guidelines contained herein are not all inclusive. Users of ATMs should utilize such other precautions as may be appropriate under the circumstances.

Mastercard[®] Debit Card Agreement

Thank you for choosing an Achieva Credit Union Mastercard[®] Debit Card.

This information, along with the Universal Account Agreement you received when you opened your membership account, governs the rules and conditions for the use of your new Mastercard Debit Card. Please read this document carefully and keep a copy for future reference.

Definitions – In this Debit Card Agreement, the plural shall also mean the singular, the masculine shall mean the feminine, and vice versa. The terms defined below shall have the following meanings:

- **“You”** shall refer to each person who signs a Signature Card(s).
- **“Card”** refers to your enclosed Mastercard Debit Card.
- **“Credit Union”, “we”, “us”, and “our”** means Achieva Credit Union.
- **“Account”** means all accounts and services provided by the Credit Union.
- **“Account Agreement”** means the Universal Account Agreement, all Signature Cards, the Rate Sheet, the Schedule of Fees, and all other disclosures you received when you opened your membership account.
- **“Signature Card”** means the account Card(s) you signed to establish accounts with us.

Debit Card Agreement – By signing the Signature Card at the opening of your membership account, you agreed that all accounts and services offered were governed by the Account Agreement. The information in this document is an abbreviated version of the current Account Agreement and provides information only pertinent to the use of your Card. Use of your card constitutes acknowledgment of receipt of and acceptance of the terms of this Debit Card Agreement. The information contained in this document amends, replaces and supersedes any prior Card information found in any prior Account Agreements.

You must keep your account(s) open in order to retain access with your Card.



Insured by NCUA. Equal Housing Lender.

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You agree that the Mastercard Debit Card issued to you remains our property and may not be transferred or assigned to anyone. If you violate this provision and allow others to use your Card, including your card number and/or PIN you agree that you are responsible for all resulting transactions in accordance with applicable law. Upon our request, you agree to assist us in efforts to investigate and prosecute persons for unauthorized card use. Upon our request, you agree to return your Card to us. We may terminate the use of your Card by blocking your access at any time with or without prior notice to you. Upon such termination, we shall give you notice of termination. The Card may not be used after we cancel it or after it expires. If we do cancel, you agree to return your Card to us at:

Achieva Credit Union
P.O. Box 1500
Dunedin, FL 34697

You may terminate access by giving us a written notice and returning the Card to us. Termination of the Card shall not affect the liability you incurred prior to termination.

To Activate your Card – Please activate your Card by performing a transaction such as a balance inquiry or a withdrawal using your personal identification number (PIN) at any Achieva ATM. If this Card is a replacement, please destroy your old Card after you have activated the new one. For your protection, don't forget to sign the back of your Card once it is activated.

Transactions with your Achieva Mastercard® Debit Card – Your Card may be used to access your checking account up to your available balance to purchase goods or pay for services (in person, by phone, mail, or internet), get cash from an ATM or a merchant, if the merchant permits, or from a participating financial institution. Withdrawals are FREE at all Achieva and Publix® *Presto!* ATMs. You may use your Card at other ATMs; however, a service fee may apply. To inquire about additional ATM network availability, please visit our website www.achievacu.com or call our Member Service Center at 727.431.7680 or 941.907.4000.

Point-of-Sale (POS) Transactions Frequency and Dollar Limitations – You may use the Card for purchases at retailers, pay for services and withdraw cash at ATMs or merchant point-of-sale terminals if the merchant allows such transaction. The daily maximum allowed for purchases or cash withdrawal depends on the type of checking account you have and the daily maximum applies to each account designated on your Card in any one (1) business day. A business day for this purpose is a 24 hours increment starting Monday at 4:00 PM to Saturday at 4:00 PM, and Saturday at 4:00 PM to Monday at 4:00 PM. Sunday and federal holidays are not considered business days for this purpose. Allowed dollar limits may differ at ATMs not owned by Achieva Credit Union and at retailers point-of-sale terminals. Contact our Member Service Center at 727.431.7680 or 941.907.4000 Monday through Friday 8:00 AM - 5:30 PM and Saturday 9:00 AM - 1:00 PM if you need information about the specific limit for purchases and cash withdrawals on your account.

Foreign Currency Conversion – When you use your Mastercard Debit Card at a merchant that settles in currency other than US dollars, the transaction will be converted into US dollars. The Mastercard currency conversion procedure includes the use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be the rate in effect on the day the transaction is processed by Mastercard. This rate may differ from the rate in effect on the date of your transaction or the date the transaction was posted to your account.

Advisory Against Illegal Use – You may not use your Card for any illegal activity or transaction. Further, you may not utilize your Card and/or account(s) for the purchase of services on the Internet that involve gambling of any sort. Such transactions include, but may not be limited

to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of Lottery tickets or casino gaming chips or off-track betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

Security Notice – Your transactions are reviewed by advanced neural network technologies. In the event of potential fraud, our security experts may call to confirm your transactions. You agree that if we notice your accounts being used in a way that is not consistent with your regular use, we may try to contact you to verify that the Card has not fallen into the hands of an unauthorized user. If we do not reach you, we may, in order to attempt avoidance against possible losses, choose to invalidate your Card the next time it is used. If we do, in fact, invalidate your Card, it may be revalidated by contacting us. You agree and understand that we have no obligation to keep up with how the account is usually used or to notify you if we notice unusual activity.

Lost or Stolen Card – Call us immediately if you believe your Card or PIN has been lost or stolen or if you believe that a transaction with the Card has been made without your permission. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card, when used for point-of-sale transactions if you report the loss or theft of your Card within two (2) business days of when you discover the loss or theft of the Card. If you do NOT tell us within 2 business days, your liability is the lesser of \$50 or the amount of the money, property, labor, or services obtained by the unauthorized use before notification to us. These provisions for liability do not apply to ATM transactions.

Contact Location – If you believe your Card or PIN has been lost or stolen or that someone has taken money from your account without your permission, call our Member Service Center at:

727.431.7680, 941.907.4000, or non-local 800.593.2274
Monday through Friday 8:00 AM - 5:30 PM
Saturday 9:00 AM – 1:00 PM

ERROR RESOLUTION NOTICE – In case of errors or unauthorized transactions with your Card, we must hear from you no later than 60 days after we made the FIRST statement available on which the transaction or error appeared. Your claim must include:

- (1) Your name and account number,
- (2) A description of the error or unauthorized transaction and an explanation of why you believe it is an error or why you need more information,
- (3) The dollar amount of the suspected error. If you tell us orally, we may require that you send us your claim or question in writing within ten (10) business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transaction involved a new membership with an account opened within 30 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 (90 days if the transfer involved a point-of-sale transaction, a foreign initiated transfer, or the transaction involved a new membership with an account opened within 30 days) 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 this is a new membership with an account opened within 30 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 claim or question in writing and we do not receive it within 10 business days, we may not credit your account for the amount of the disputed item(s). If we decided there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.