



DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS (EFT) AND WIRE TRANSFER NOTIFICATION

DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS

Winston-Salem Federal Credit Union offers various electronic fund transfer services to our members. We have also provided, and will provide from time to time, plastic Automated Teller Machine Cards (ATM Cards) and/or Debit Cards (Debit Cards) and VISA® Check Cards to certain members who apply for any, and are approved for ATM Cards, Debit Cards or VISA® Check Cards. Sometimes two or more persons are furnished such cards relating to a single account at the Credit Union. You may also be authorized access to your account(s) through our ULTRA VOICE 24 Audio Response System and Internet ULTRA Home-Banking system.

When a secret Personal Identification Number ("PIN") is also provided to a member in relation to an ATM Card, a Debit Card and/or VISA® Check Card, the ATM Card and PIN and/or the Debit Card and PIN can be used in any one of a number of Automated Teller Machines (ATMs) to make "electronic fund transfers." Transfers can be made to, from or between one or more accounts in the Credit Union. Simply follow the instructions at the machine. You may use your Card in any authorized Automated Teller Machines of the Credit Union and such other machines or facilities as the Credit Union may designate and participate with for you to use your ATM Card or Debit Card, including, NETWORK, STAR and PLUS Networks. Electronic fund transfers can also be made through our ULTRA VOICE 24 Audio Response System and/or our Home Banking Internet System once you have been issued secret PINs for those purposes.

This disclosure is furnished to you as a Member of Winston-Salem Federal Credit Union. It meets the requirements of both the federal and North Carolina Statutes, relating to "electronic fund transfers". It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner. It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner.

This disclosure is also a contract. The terms and conditions set out here are binding on you and on us as to the making of such "electronic fund transfers" and the use of the ULTRA VOICE 24 Audio Response System, your ATM/Debit Card and PINs, or any other electronic fund transfers, in the following cases:

- If you use the account(s) covered by this disclosure after receipt of this agreement.
- If you already have an ATM Card and PIN, a Debit Card and PIN, Internet ULTRA Home-Banking system access and/or a PIN provided by us and you use them to make such transactions after receipt of this agreement.
- If you ask us to provide you with a PIN and you thereafter use it, together with an ATM Card, Debit Card, Electronic ULTRA VOICE 24 Audio Response or Internet ULTRA Home-Banking system to make such transactions.
- If you ask us to provide you with a PIN and you thereafter use it to make any service transactions.
- If you receive an ATM or Debit Card from us without asking for it, but then ask us to provide you with a PIN so that you can use the card, and you use the card and PIN to make such transactions.
- In any such cases, your use of the account(s) or your making of such transactions constitutes your acceptance of the terms and conditions set out in this disclosure.

Although your account(s) may be subject to "electronic fund transfers", and in that regard are subject to the terms and conditions of this disclosure, you may continue to use those account(s) to the same extent and in the same manner that you have in the past, in so far as "over-the-counter" and other non-electronic transactions are concerned.

In this disclosure, "you" and "your" include the plural in cases where two or more persons have an interest in a single account affected by an "electronic fund transfers" service. "We", "us" or "WSFCU" refer to Winston-Salem Federal Credit Union.

The Following Sections Relate To All "Electronic Fund Transfers" Affecting Your Account(S) Whether Made By Use Of An ATM Card Or Otherwise

1. **Accounts Affected.** Each of your accounts at the Credit Union can be subject to some kind of "electronic fund transfer" service, with the exception of IRA's and Certificate accounts.

The affected accounts are sometimes referred to in this disclosure as "asset account(s)," "designated accounts" or simply as your "account(s)".

If any of your accounts accessed under this Agreement are joint accounts, then all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan account(s) as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may and hereby is authorized by every other joint account owner, to make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owner(s) and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner. You may notify us if you do not want your accounts to be subject to any particular type of "electronic transfer" service, and you may change those instructions in the future. We will, in all cases, follow your instructions to the extent our "electronic funds transfers" programs permit at that time.

2. **Account Agreements:** The terms and conditions of the account agreements relating to your accounts with us remain in effect except to the extent modified by this disclosure.
3. **Minimum Balance:** You must always maintain any minimum balance requirements to be entitled to make, by use of ATM, Debit Card, VISA® Check Card, Electronic Telephone Transfer service or Internet ULTRA Home-Banking system, "electronic fund transfers" affecting your account(s). PINs for use with electronic access devices may not be issued to members whose loan payments to us are more than 30 days delinquent. We reserve the right to increase minimum balance requirements or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.
4. **"Electronic Fund Transfer" Services.** At the present time, you can authorize the following types of "electronic fund transfers" to or from your asset account(s) at the Credit Union.

- A. **VISA® Check Card.** At the present time, you may use your VISA® Check Card to:
 - a. Withdraw cash from your share or share draft account(s).
 - b. Make deposits to your share or share draft account(s).
 - c. Transfer funds between your share draft (checking) and share savings accounts whenever you request.
 - d. Pay for purchases at places that have agreed to accept the Automated Teller Machine Cards (ATM Cards) or your VISA® Check Card
 - e. Pay bills directly [by telephone] from your share and/or share savings account(s) in the amounts and on the days you request.

Limitations on frequency of VISA® Check Card transfers:

The following limitations on the frequency of VISA® Check Card Transactions apply:

- There is no limit on the number of cash withdrawals you may make in any one day our terminals each day, provided you do not exceed your account balance.
- You can use your telephone bill payment service to pay unlimited bills each day, provided you do not exceed your account balance.
- You can use our point-of-sale transfer service for unlimited transactions each day, provided you do not exceed your account balance.

For security reasons, there are limits on the number of transfers you can make using our terminals, telephone bill-payment service and point-of-sale transfer service.

Limitations on dollar amounts of VISA® Check Card transfers:

The following limitations on the amount of VISA® Check Card Transactions apply:

- You may not withdraw an aggregate amount of more than \$300.00 (or up to \$500.00 with prior approval) within any 24 hour period.
- You may buy an unrestricted dollar amount worth of goods or services each day you use the ATM card in our point-of-sale transfer service, provided you have sufficient available funds in your account.

Additional Limitations:

- You may make unlimited VISA® Check Card purchases per day.
- Purchase amounts are limited to the amount in your account.
- There is no limit on the number of cash withdrawals you may make in any one day from an ATM machine, provided you have sufficient funds available in your account.
- You may transfer up to the available balance in your account at the time of the transfer.

B. ULTRA Home-Banking System: Your account(s) may be accessed through our ULTRA Home-Banking System via personal computer and a PIN Number issued to you by us for the following services:

- Withdrawals;
- Loan Payments;
- Line-of-Credit Advances;
- Loan Payment Transfers;
- Account and loan balance inquiries and Transfers between Accounts.

The ULTRA Home-Banking System is available 24 hours per day; however, this service may be interrupted for a short time each day for data processing. The ULTRA Home-Banking System will refuse to complete any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account balance below a required amount, or otherwise require us to increase our reserve on the account. The Credit Union may set other limits on the amount of any transaction and you will be notified of those limits. There may also be limits on the duration of each access.

If we approve the ULTRA Home-Banking System services for your account, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your account(s). At the present time, you may use the ULTRA Home-Banking System to:

- Withdraw funds from your share draft account(s).
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share, share draft and High Yield account(s).
- Make loan payments from your share and share draft account(s).
- Access your Line of Credit account(s).
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Use your telephone bill payment service to pay unlimited bills each day, provided you have sufficient available funds in your account.
- For security reasons, there are limits on the number of transfers you can make using our telephone bill-payment service.

Your accounts can only be accessed under the ULTRA Home-Banking System via a touch-tone telephone. The ULTRA Home-Banking System will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing or be interrupted due to technical problems. If you find that the system is "Not Available" when attempting to access, please try again later when the service is restored.

C. ULTRA VOICE 24 Audio Response System Transfers (EFT).

If we approve your account(s) for access by the ULTRA VOICE 24 Audio Response System, a separate PIN (Personal Identification Number) or Code will be assigned to you. You must use your PIN or Code along with your account number to access your account(s). At the present time, you may use the ULTRA VOICE 24 Audio Response System services to:

- Withdraw funds from your share draft account(s).
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft account(s).
- Make loan payments from your share and share draft account(s).
- Place a Stop Payment on a specific share draft that has not yet cleared your account.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.
- Obtain miscellaneous information concerning services that affect your account(s), including, making loan advances, and inquiries about cleared checks, verify deposits & withdrawals, Request Tax Information and conduct loan modeling.

Your accounts can be accessed under the ULTRA Home-Banking System service via personal computers. ULTRA Home-Banking System services will be available for your convenience twenty-four (24) hours a day, except when the service may be shortly interrupted for data processing purposes. We reserve the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase any reserve on the account. All checks are made payable to you, as the primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

There is no limit to the number of inquiries, transfers or withdrawal requests you may make in any one day, subject to the availability of funds in your account(s) and other limitations set forth herein concerning the specific type of account affected.

D. VISA® Card, ULTRA VOICE 24 Audio Response System and ULTRA Home-Banking System Transfer.

For all share accounts, no more than six (6) preauthorized, automatic, telephone, or Internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed, at the discretion of the Credit Union.

Bill Payments: We will process bill payment transfer requests only to those creditors the Credit Union has designated in the user instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

Bill Payment Withdrawal(s): We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

Bonus VISA Check Card program Terms and Conditions: (Disclosed separately or located below at the end of this EFT Disclosure).

POINT OF SALE Transactions:

Your ATM/Debit Card and/or VISA Check Card may be used to purchase goods or services from merchants who have arranged to accept an ATM Card, Debit Card or VISA Check Card as a means of payment. If you have a Debit Card, it may be used to purchase goods and services from Debit Card merchants. These merchants are collectively referred to as "Participating Merchants" and will display a logo or other symbol that identifies them as a merchant who will accept your Card. Purchases made with your Card, including any purchases where you receive cash back, are referred to as "point of sale transactions" or "POS" transactions. A POS transaction will cause your checking account to be debited for the amount of the purchase. Only checking accounts may be used in connection with point of sale transactions performed with your Card. Please see #32 for more information.

CHECK CONVERSION Transactions:

An Electronic Conversion Transaction is a transfer through an automated clearing house when you provide a share draft to certain merchants or other payees that enables the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the share draft is blank, partially completed, or fully completed and signed; whether the share draft is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an electronic fund transfer, or whether the share draft is retained by the consumer, the merchant or other payee, or the payee's financial institution. Your authorization to make such types of electronic funds transfers may be expressed in writing or implied, for example, by the posting of a sign.

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- Pay for purchases.
- Pay bills.

5. **Excluded Transactions:** We have developed an elaborate electronic data processing system which makes it possible to offer you many electronic services. However, some of these services do not constitute "electronic fund transfers" for purposes of this disclosure. For example, automatic transfers from your account(s) to pay your loan(s) owing to us and automatic transfers between your own asset accounts at the Credit Union. The terms and conditions of this disclosure only apply to those services and transfers which are "electronic fund transfers" as described in Section 4; they do not apply to other transactions which, although electronic in nature, do not constitute "electronic fund transfers" described in that section.
6. **Fees and Charges:** Certain fees and charges apply to electronic transfers. A fee schedule was provided to you at the time you applied for this card. We may amend the fee schedule from time to time and the fees charged to your account will be those fees applicable at the time of any particular transaction. We will notify you of any changes in the fee schedule, as provided by law. You may also ask us for a current fee schedule.

We reserve the right to impose fees, and to thereafter increase them, if we deem it necessary. We will give you at least 21 days advance written notice before imposing or increasing any such 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.

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any authorized account.

Reimbursement of Non-Participating ATM Network Machine Fees: Beginning September 18, 2006 WSCEFCU Members who are in Good Standing at our Credit Union and use an ATM Network Machine where we do not participate and which charge you a surcharge fee, you will be reimbursed for that fee if: (i) You have a receipt for reimbursement, NO EXCEPTIONS; (ii) Your Receipt must be signed and dated by Member; then, Credit to account will occur within 24 hours (business day) and Refunds will be credited to account where the surcharge occurred. Applicable refund transactions will be the prior 30 calendar days from the current date, a continuous rolling 30 days

All other Electronic Fund Transfer fees that may apply to your account(s) are disclosed in the Fee Schedule.

7. **Limitations on "Electronic Fund Transfers":** We described the types of electronic funds transfers you can make through our various Electronic Funds Transfer Services in Section 4 above. With respect to certain account(s), there are limitations as to how many automatic transfers you are allowed to make to third parties (e.g., your mortgage payments or insurance premiums). No more than six such transfers may be made from these account(s) account during any single statement period. Aside from that limitation, and as to transactions other than those made at an ATM, there are no limitations as to how often you can make "electronic fund transfers" described in Section 4. Nor are there any restrictions as to the dollar amount of any one "electronic fund transfer". We reserve the right to impose any such restrictions in the future as we deem reasonable, but we will give you at least 21 days advance written notice before doing so.

Please refer to Section 23 for limitations on ATM Transactions.

8. Documentation of Electronic Fund Transfers:

- A. **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- A. **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (336) 727-2663 to find out whether or not the deposit has been made.
- B. **Periodic statements.** You will get a monthly account statement (unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly).
- C. **Passbook account where the only possible electronic fund transfers are preauthorized credits.** If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

Exception for receipts in small-value transfers: Federal Regulations do not require this Credit Union or any financial institution to make available a receipt at an ATM terminal for an electronic transfer if the amount of the transfer is \$15.00 or less.

Examples of the types of small-value transfers where you are not entitled to a receipt for transfers of \$15.00 or less include transfers initiated through an automated teller machine (ATM), point-of-sale (POS) terminal, automated clearinghouse (ACH), or telephone bill-payment plan.

In addition, the fact that any financial institution, including this Credit Union, does not make a terminal receipt available for a transfer of \$15.00 or less is not an "Error" for purposes of the error resolution Section below entitled "Errors or Questions".

Your right to documentation as set forth in subsections A and D of this section does not apply when the electronic funds transfer occurs outside of the United States.

9. Preauthorized Payments & Stop Payments –

- A. **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how call us at (336) 727-2663 or write us at Winston-Salem Federal Credit Union 711 Salem Avenue, Winston-Salem, North Carolina 27101 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you a fee as disclosed in our fee schedule and previously supplied to you for each stop-payment order you give.)
- B. **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- C. **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

10. **Reversing "Electronic Fund Transfers":** If an "electronic fund transfer" described in Section 4 was a payment of \$50.00 or more for goods or services, you have the right to require us to reverse such transfer and to re-credit your account with the full amount of the transfer if (1) you tell us, within 4 calendar days after the date of the transfer, to make such a reversal, (2) you notify us that you have made a good faith attempt to resolve your dispute with the third party involved, and (3) you assure us that any returnable goods involved in the dispute will be returned. If you do these things in writing, you **MUST** send the letter to:

(336) 727-2663
Send written requests to:
Winston-Salem Federal Credit Union
711 Salem Avenue
Winston-Salem, North Carolina 27101

If you tell us orally that you want such a transfer reversed, you must send us a letter to confirm your reversal request, your notice of attempted resolution of the dispute, and your assurance to return any returnable goods involved. You are required to get this letter back to us within 14 calendar days after the date of your oral request for reversal. We reserve the right to impose a reasonable charge for handling such reversal requests, and to increase such charges thereafter.

11. **Financial institution's liability.** 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 may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
- If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the transfer would go over the credit limit on your overdraft line.
 - If the automated teller machine where you are making the transfer does not have enough cash.
 - If the terminal system was not working properly and you knew about the breakdown when you started the transfer.
 - If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - There may be other exceptions stated in our agreement with you.
12. **Confidentiality.** We will disclose information to third parties about your account or the transfers you make:
- Where it is necessary for completing transfers, or
 - In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
 - In order to comply with government agency or court orders, or
 - If you give us your written permission.
13. **Errors or Questions.** In Case of Error or Questions About your "Electronic Fund Transfers" as described in Section 4:

Telephone us at: (336) 727-2663
or write us at:
Winston-Salem Federal Credit Union
711 Salem Avenue
Winston-Salem, North Carolina 27101

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 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 credit 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. 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90* days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

* If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.

14. **Special Liability Protection Rules for Debit Card:** You will not be liable for any unauthorized transactions using your Debit Card, when used for point of sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) 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 service obtained by the unauthorized use. Please see #32 for more information.

"Unauthorized use" means the use of your credit 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. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by such Debit.

15. **Our Liability for Failure to Make "Electronic Fund Transfers":** If we do not complete an "electronic fund transfer" as described in Section 4, to or from your accounts on time or in the correct amount according to our agreements with you, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
- If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If there is not enough money in your account, in excess of amounts you have pledged to us as collateral for a loan to make the transfer.
 - If funds in your account are subject to garnishment or other legal process.
 - If we have, because of your default on a loan, exercised our rights against the funds in a pledged account.
 - If the transfer would take the balance on your overdraft loan (if applicable) over the credit limit.
 - If the automated teller machine where you made the transfer did not have cash.
 - If circumstances beyond our control prevent the transfer, despite reasonable precautions we have taken.

We will also be excused from such liability if you fail to observe the terms of this agreement, or our account agreements with you, which relate to such "electronic fund transfers".

16. **Business Days:** Our "business days" are Monday through Friday, excluding holidays listed below.

Main Office • 711 Salem Avenue, Winston-Salem, NC 27101 • (336) 727-2663

Main Office Lobby Hours: Monday-Friday. Our specific hours of operation are posted in the Credit Union Lobby.

We are not open for business on New Years Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, or New Year's Eve. We reserve the right to change our "business days" and hours.

17. **Regulatory Agency:** If you believe that we may have violated the federal Electronic Funds Transfers Act or any North Carolina Electronic Funds Transfer Regulations, you may contact the following regulatory authority:

State of North Carolina
Department of Revenue
Electronic Funds Transfer Division
Post Office Box 25000, Raleigh, NC 27640-0001
Phone: (919) 733-7211

18. **Amendments/Termination:** We reserve the right to amend this disclosure (agreement) at any time. If we do so, we will give you such advance notice thereof as we deem to be reasonable under the circumstances. However, in the specific cases mentioned earlier, we will give you at least 21 days advance written notice. We also reserve the right to terminate this disclosure (agreement) by sending a notice of such termination by first class mail to your last known address on our records, which notice shall be effective when mailed. You may also terminate this agreement at any time, however, termination of this agreement will not relieve you of your continuing obligations incurred during the term of this agreement. If this Agreement is terminated, you must return all items issued by the Credit Union, including but not limited to, ATM Cards, VISA® Check Cards, PINs and Codes, which remain the property of the Credit Union.

19. The effective date of this disclosure (agreement) is **February 1, 2012**.

20. **Location of Machines:** The number and location of Automated Teller Machines is, of course, subject to change at any time.

21. **Card Ownership:** All ATM Cards, Debit Cards, Access Codes and PINs remain the property of the Credit Union and may be revoked or cancelled at any time without giving you prior notice. You agree not to use your ATM/Debit Card for a transaction that would cause your account balance to go below zero. You also agree not to make an Electronic ULTRA VOICE 24 Audio Response System transaction that would cause your account balance to go below zero. We will not be required to complete any such transaction, but if we do, you agree to pay us the amount of the improper withdrawal, or transfer, upon request.

22. **Secrecy of PIN:** If we have issued a PIN to you, you agree to keep your PIN secret, and you also agree that you will not write the PIN on your ATM/Debit Card or on any item you keep with your cards. If you do not keep your PIN separate from your ATM/Debit Card, your privileges may be revoked at our option.

23. **Dollar Limitations on "Electronic Fund Transfers":** There are no limitations on the number or dollar amount of deposits or payment transactions you may make at any ATM during its 24-hour operating cycle. However, to protect against possible losses, your card will not allow you to withdraw more than the amount disclosed to you upon issuance of your ATM during such a 24-hour cycle (even if two ATM Cards have been issued for a single account). For example, when a husband and wife each have a card for their joint account.) If a separate limit is set with regard to Point of Sale entries, we will disclose that limit to you separately. We reserve the right to change these limitations, and we will give you written notice of any such change at least 21 days in advance.

The single day transaction limitation for your Debit Card is limited to a designated amount established when your Debit Card is issued and, in any event, not exceeding the then available balance in your account. You may request us to program our system so that no more than \$50.00 cash can be obtained by use of your ATM/Debit Card during a single day. Please contact us if you want this option.

24. **Responsibility for Overdraft:** If you obtain cash from an ATM which creates a shortage in your account, or if you overdraw an account through use of the ULTRA VOICE 24 Audio Response System access service, Internet Home-Bank access service or otherwise, the overdrawn amount is due and payable the moment you receive your money, or make the transfer. You agree to pay the full amount of it to us, together with an overdrawn account charge pursuant to the fees applicable for your share draft account per occurrence. If you have an overdraft line of credit, an advance on your line of credit may be made to cover the overdraft, and you will pay that advance in accordance with the conditions of your line of credit plan, depending upon which form of overdraft protection you have selected. If there are not sufficient funds to make a transfer according your overdraft line of credit, or if you have no overdraft protection, then such overdraft will be paid to us as provided in the first sentence of this section or paid according to our Courtesy Pay Policy as contained in your Membership Account Agreement.

25. **Crediting of Deposits and Payments:** Deposits or payments made in an ATM, whether in cash, check, draft or money order, are subject to verification, and the funds of such deposits and payments accounts may be held until they can be collected from the machine, verified and entered into our accounting systems. Further delay may occur if the transaction is made on or immediately prior to a Saturday, Sunday or holiday on which we are closed. If you place a check, draft or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and Regulation CC.

26. **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.

27. **Governing Law:** This Agreement and Disclosure is governed by the Bylaws of Winston-Salem Federal Credit Union, federal laws and regulations, state laws and regulations and local clearinghouse rules, as may be amended from time to time. Any disputes regarding this agreement shall be governed by the laws of the United States and the State of North Carolina.

28. **Enforcement:** You agree that you will be liable to us for any loss, cost, or other expenses we incur as a result of your failure to comply with the terms and conditions set forth in this Agreement and as we may amend from time to time. You authorize us, without prior notice, to deduct any loss, cost or other expenses, including reasonable attorney's fees that are incurred by us for your failure to comply with the terms of this agreement. You also agree that we may deduct any loss, cost or other expenses, including reasonable attorney's fees that are incurred by us for any action we may take to enforce this Agreement from your accounts with us.

29. **Foreign Transaction Currency Conversion.** If you effect a transaction with your VISA® Check card in a currency other than US Dollars, VISA® International Incorporated will convert the funds into US Dollars and charge your account in US Dollars. VISA® International Incorporated will use its currency conversion procedure, which is disclosed to institutions that issue VISA® cards. The conversion rate used by VISA® International Incorporated to determine the transaction amount in US Dollars for such foreign transactions is generally either a government mandated rate or a wholesale range of rates determined by VISA® International Incorporated for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by VISA® International Incorporated. The currency conversion rate used by VISA® International Incorporated is the applicable central processing date, which rate may vary from the rate VISA® itself receives and, may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, Puerto Rico, and the U.S. Virgin Islands or U.S. Military bases.

If there is no currency conversion but the transaction was completed in a foreign country (what VISA® labels a "single-currency transaction") the International Service Assessment (ISA) is 0.8% of the transaction; including cash advances, purchases and credits to your account. If there is a "multi-currency" conversion, the ISA will continue to be 1% of the transaction. An international transaction as a transaction where the issuer's country (i.e., the card-issuing financial institution's country) is different than the merchant's country. Thus, for example, a transaction over the Internet could qualify as an international transaction. These fees will be charged to your VISA® account for each foreign transaction.

30. **Consumer Liability:**

- **Consumer Liability.** Tell us AT ONCE if you believe your Automated Teller Machine Cards (ATM Card), VISA® Check Card and/or PIN(s) or your ULTRA VOICE 24 Audio Response System or ULTRA Home-Banking System access service PIN 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. 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 Automated Teller Machine Card (ATM Card), VISA® Check Card or your PIN(s) and/or your ULTRA VOICE 24 Audio Response System or ULTRA Home-Banking System access service PIN/Code, or you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card(s), and we can prove we could have stopped someone from using your card(s) and/or PIN 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.

- **Contact in event of unauthorized transfer.** If you believe your Automated Teller Machine Cards (ATM Card), VISA® Check Card and/or PIN(s) have been lost or stolen, or your ULTRA VOICE 24 Audio Response System or ULTRA Home-Banking System PIN/Code has been compromised, call: (336) 727-2663 or write us at **Winston-Salem Federal Credit Union 711 Salem Avenue, Winston-Salem, North Carolina 27101 IMMEDIATELY!!!** You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.
- **Authorization.** If you furnish another person with your ATM card and PIN, any operable Code, ULTRA VOICE 24 Audio Response System PIN/Code, ULTRA Home-Banking System Access PIN/Code, or check book, you will be responsible for all "electronic fund transfers" initiated by the person. Your responsibility pertains to transfers from which you may receive no benefit, and applies even though that person may not have actual authority to initiate a transfer or transfers an amount in excess of that which is authorized. Your responsibility for such transfers remains until you have notified us in writing that the person is no longer authorized to initiate transfers.

Tell us **AT ONCE** if you believe your ATM Card, Debit Card, VISA Check Card, ULTRA Home-Banking PIN or your ULTRA VOICE 24 Audio Response System PIN 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 (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your ATM Card, your Debit Card or VISA Check Card, ULTRA VOICE 24 Audio Response System, or your ULTRA Home-Banking Credit Union service PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your ATM Card, your Debit Card, your ULTRA VOICE 24 Audio Response System PIN, or Internet Home-Bank service PIN, and we can prove we could have stopped someone from using your ATM Card or your Internet Home-Bank service PIN 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 may extend the time periods.

If you believe your ATM Card, Debit Card, ULTRA VOICE 24 Audio Response System PIN, or your home credit union service PIN has been **lost or stolen**, or that someone has transferred or may transfer money from your account without your permission, CALL the Credit Union at:

(336) 727-2663
or write:

**Winston-Salem Federal Credit Union
711 Salem Avenue
Winston-Salem, North Carolina 27101**

31. **RIGHT OF OFFSET (Share Savings Lien):** IF YOU REQUEST THAT WE ISSUE A PIN TO YOU, AND IF YOUR CARD OR YOUR PIN MAY BE USED TO ACCESS OPEN-END CREDIT PLAN AGREEMENT(S) WITH US BY WAY OF OVERDRAFT PROTECTION, FUTURE ADVANCES OR OTHERWISE, A SECURITY INTEREST IN YOUR ACCOUNT(S) WITH US ARE A CONDITION TO THE ISSUANCE OF THE CARD AND THE PIN. IN THAT EVENT, YOU GIVE US A SECURITY INTEREST IN ALL ACCOUNTS WITH US IN WHICH YOU HAVE AN INTEREST EITHER NOW OR IN THE FUTURE, INCLUDING ACCOUNTS ON WHICH YOU ARE A JOINT OWNER AND WHICH SECURE ALL ADVANCES MADE UNDER YOUR OPEN-END CREDIT PLAN AGREEMENT WHETHER DIRECTLY OR INDIRECTLY, THROUGH THE USE OF YOUR CARD. YOU HEREBY AUTHORIZE US TO APPLY FUNDS IN YOUR ACCOUNT(S) TO PAY AMOUNTS UNDER YOUR OPEN-END CREDIT PLAN AGREEMENT IF YOU ARE IN DEFAULT. YOU ARE NOT GIVING US AN INTEREST IN ANY ACCOUNT, INCLUDING ANY INDIVIDUAL RETIREMENT ACCOUNT, WHICH WOULD LOSE SPECIAL TAX TREATMENT IF GIVEN AS SECURITY AND APPLIED TO YOUR LOAN(S).
32. **VISA® Debit Card Network Disclosure - Non-Visa® Debit Transaction Processing.** This VISA® Debit Card Network Disclosure is effective January 1, 2009 and provides notice to you that as a VISA® Debit Card holder, you may initiate a VISA® Debit Card transaction on a non-VISA® Network without a PIN anywhere the card is accepted without those transactions being protected by VISA® zero liability for unauthorized transactions and fraud. In addition, you may not receive any other benefits for using your VISA® Debit Card, such as any accumulation of VISA® Network points, or product warranties provided by using the VISA® Network for purchases, or any other authentic VISA® incentive when your transactions are processed by non-VISA® Networks. The provisions in your VISA® Cardholder agreement relating only to VISA® Transactions are inapplicable to non-VISA® transactions.

Your VISA® Debit Card with the VISA® Logo may be accepted and process transactions that are not processed through "VISA's Network". "VISA's Network" provides protection to you that requires entry of a PIN number to access your funds/account as a Debit Account, while the following known network(s) utilized by some merchants through "non-VISA® Networks" do not provide zero liability to you as a card holder. Those "non-VISA® Network" transactions are not covered by the VISA® zero liability process for unauthorized transactions.

We are aware of the following networks that offer a PIN-less payment option: STAR, PULSE, NYCE, COOP, and ACCEL/Exchange. These "Non-VISA® Debit Transactions" would not be conducted through VISA's Network and therefore, would not receive VISA® zero liability and fraud protection. There may be other Networks that process your transactions through non-VISA® Networks and allow certain bill payment products and certain merchants to initiate payment transactions through non-VISA® Networks without a personal identification number (PIN). All other transactions initiated by cardholders on non-VISA® Networks required cardholders to enter a PIN.

VISA® represents that its VISA® zero liability policy virtually eliminates consumer liability in cases of card fraud for all VISA® card transactions processed through the VISA® Network, including online purchases. Merchants who use non-VISA® Networks will process your transaction(s), however, those transactions are not eligible for VISA® zero liability or fraud protection.

This new rule allows you as the cardholder to initiate a VISA® Debit Card transaction on a non-VISA® network without a PIN anywhere the card is accepted. For example, you as a VISA® Debit Card holder go to a merchant's web site and select a VISA® payment option since the card has the same VISA® logo as is on the card. If that merchant does not use a VISA® Network, your transaction will be processed as a Non-VISA® Debit Transaction that does not provide zero liability to you. In order to insure the zero liability and fraud protection, you would need to verify that the merchant utilizes a VISA® Network and not one of the non-VISA networks identified above. Or, for example, you may charge a transaction with a non-VISA® Network participating merchant, in which case that transaction would not receive the VISA® zero liability and fraud protection.

This Disclosure is an amendment to any new or existing VISA® Agreement with this Credit Union and may be amended at any time. Usage of your card represents an acknowledgement of the receipt of this disclosure.

Bonus Check Card Program Terms and Conditions

If you participate in the Bonus Check Card Program, you agree to the following terms and conditions.

Definitions

In the Bonus Check Card Program, these terms have the following meanings:

- "Your Financial Institution" refers to the financial institution where a Cardholder has a Checking Account on which the Bonus Check Card has been issued.
- "Program" means the Bonus Check Card program that allows Participants to earn and redeem points for awards.
- "Checking Account(s)" or "Account(s)" refers to the checking account opened at Your Financial Institution.
- "Participant(s)" means the individual(s) who is using the Bonus Check Card to obtain qualified points.
- "Cardholder(s)" refers to the individual(s) who has an open Checking Account and has been issued a Bonus Check Card.
- "Bonus Check Card", "Check Card Account", or "Check Card" means the check card/debit card that has been issued by Your Financial Institution that can be used to access your Checking Account.

Eligibility

1. Eligibility is restricted to Your Financial Institution's Bonus Check Card Cardholders whose Checking Account is open and has a checking account statement mailing address within the 50 United States or the District of Columbia.
2. This Program is not available to Corporate Card or Purchasing Card accounts.
3. Only an open Checking Account is eligible to earn or redeem points.

Point Accrual

1. Participants will earn one point for every \$2 in net purchases (purchases less returns). Participants earn points by using their Bonus Check Card to make purchases when a Personal Identification Number (PIN) is NOT used (Non-PIN Transaction).
2. If the Cardholder is presented with the option of "debit" or "credit", the Cardholder must select "credit" and sign the receipt in order to earn points. Monetary transactions conducted over the Internet or telephone where the Cardholder's PIN is not used are considered signature-based transactions. Adding the monetary value of all Non-PIN transactions less the monetary value of all Non-PIN Transaction returns and dividing by 2 is the method used to determine the number of points. Transactions conducted using Your Financial Institution's Check Card for deposits, ATM withdrawals, balance inquiries, transfers, credits, pre-authorizations, PIN-based purchases, and other check account inquiries are not eligible. Transactions conducted at a Cash Dispenser Machine are considered to be PIN Transactions. Transactions from lost, cancelled, or stolen Bonus Check Cards; or fraudulent purchases will not earn points. Participants will not earn points if the Checking Account has been closed. Once the Account is closed, points will not be credited or redeemed.
3. The Program is based on net purchases only and does not include cash advances, balance transfers, or wire transfers. It also does not include any fees posted to your Account, including late fees, over limit fees, and finance charges.
4. You may earn a maximum of 100,000 points per year.
5. Points will expire five years from the end of the month in which they were posted.
6. Point accrual will begin upon Cardholder's initial qualifying usage of their Bonus Check Card. No retroactive points will be awarded.
7. Points earned during a calendar month are posted to the Cardholder's Bonus Check Card Account by the 10th of the following month. Qualifying purchases that have not been cleared or posted to a Cardholder's Checking Account are not eligible for redemption.
8. Your Financial Institution reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. Your Financial Institution has the right to change the Program without advance notice to Cardholder.
9. Bonus Check Card points may not be used with any other discount or coupon offer.
10. The Bonus Check Card program is a service provided through Enhancement Services Corporation (ESC), which is the issuer of points and is solely responsible to redeem them. Your Financial Institution reserves the right to cancel any Bonus Check Card membership in the event of fraud, abuse of program privileges, or violation of the program rules; including any attempt to sell, exchange, or transfer points; or any instrument exchangeable for points.
11. Dollar and cents amounts will be rounded down to the nearest whole dollar amount when calculating points earned.
12. Points cannot be transferred from one Account to another Account. Points from multiple Checking Accounts cannot be added together.
13. Administrative services, travel reservations, and issuance of travel documents are provided by ESC, who assumes all liability and responsibility for the provision of, or failure to provide the services. ESC operates as an independent contractor and is not affiliated with Your Financial Institution. Neither Your Financial Institution nor ESC shall be liable for any bodily harm and/or property damage that may result from participation in the Program or an airline's or other carrier's provision or failure to provide ticketed transportation for any reason.
14. Your Financial Institution and ESC are not responsible for the replacement of lost, stolen, or damaged documents awarded for the redemption of points.
15. The terms of this Program are void where prohibited by law.

Redeeming Points

1. Points may not be redeemed for cash. No cash refunds or partial awards will be issued upon redemption of points.
2. Bonus Check Card Redemption Service Center's toll-free number is 866-669-2427 and must be used for redemption of points for airline tickets, hotel certificates, cruise awards, and car rentals, as well as travel and other inquiries. Hours of operation are 9:00 a.m. to 8:00 p.m., EST, Sunday through Saturday, not including holidays. Redemption of points for merchandise and other Certificate/Card Awards can be done by calling the cited toll-free number or online at www.bonuscheckcard.com.
3. Bonus Check Card members may redeem points for a round trip, scheduled ticket on any major airline carrier (excluding charter airlines), cruise travel, car rentals, and hotel certificates. All reservations are subject to the conditions of carriage, supply, or business of the service provider, which include exclusions and limitations of liability.
4. Points will be redeemable only if your Bonus Check Card Account is open and in good standing.
5. The Cardholder must redeem points, but another person may use the ticket(s). The Cardholder is responsible for any tax liability related to participation in Bonus Check Card program, and for payment of any baggage charges, departure taxes, or other charges that may have been assessed by government entities.
6. Your Financial Institution reserves the right to disqualify any Cardholder from participating in the Program and to invalidate all points for abuse, fraud, or any violation of the Bonus Check Card Program Terms and Conditions.
7. If an Account with a Bonus Check Card issued against it is closed by a Cardholder or Your Financial Institution, such Cardholder will no longer be able to earn or redeem points. Your Financial Institution will determine what constitutes a closed account.

Airline Tickets

Cardholder may redeem points for a roundtrip, scheduled ticket on a major airline carrier providing that the fares, schedules, and the ability to generate a ticket (electronic or paper) is possible through the Global Reservation System. Participating air carriers are subject to change. The ticket(s) will be a non-refundable, non-changeable ticket(s); valued at no more than the applicable amount listed in the redemption chart, including taxes and destination

charges, unless Cardholder elects to pay the additional amount over the maximum value. Travel documents will be mailed via first class mail. Additional costs, such as expedited delivery are at the Cardholder's expense. Redemptions for all travel must be booked at least 21 days in advance and must include a Saturday night stay. Maximum stay must not exceed 30 days. Interim stopovers of four hours or more are not permitted. Seats are subject to availability. Tickets may be purchased in any individual's name, but the ticket will be sent to the Cardholder's Account statement mailing address. Airline ticket awards may not be used in conjunction with any type of coupons, vouchers, Internet fares, or companion fares. Any changes to travel reservation must be made by the Cardholder directly with the corresponding airline and are subject to penalty, fees, or other charges enforced by that carrier. Cardholder may be subject to customs fees, excess baggage charges, or any other charges assessed by governmental entities as a result of travel. Neither Your Financial Institution nor Enhancement Services Corporation is responsible for communication of airline schedule changes. Flight reservations should be re-confirmed by Cardholder at least 72 hours prior to departure. Cardholder should have valid photo ID upon airport check-in.

Non-Redemption or Companion Air Travel Booking

In the event the Cardholder elects to pay for travel through the Bonus Check Card Redemption Service Center and does not wish to redeem points, the Cardholder may book airline tickets through a major airline carrier providing that the fares, schedules, and the ability to generate a ticket are possible through the Global Reservation System.

In the event the Cardholder elects to pay for airline tickets for other travelers through the Bonus Check Card Redemption Service Center and does not wish to redeem points, the Cardholder or other traveler may book airline tickets through a major airline carrier providing that the fares, schedules, and the ability to generate a ticket are possible through the Global Reservation System.

These services will be subject to a service fee at time of booking.

Hotel Award Certificates or Cheques

General Terms and Conditions

1. Awards/Cheques are not redeemable for cash and are void if sold for cash or other consideration.
2. Awards/Cheques are not replaceable if lost, stolen, destroyed, or expired.
3. Awards/Cheques are not redeemable and are void if altered, photocopied, or reproduced.
4. Guest must present and surrender Award Certificate at check-in.
5. Awards/Cheques may not be valid where restricted by law.
6. Length of stay restrictions may apply.
7. Awards/Cheques are good for one night stay, for one room only, as shown on the Award.
8. Any tax liability, including disclosure, connected with receipt of use of this Award/Cheque is the recipient's responsibility.
9. The Award/Cheque Certificate will not be extended beyond the expiration date.
10. Hotels may require advance deposits to reserve accommodations.

Fairfield Inn Award

This Award is valid ONLY at the Fairfield Inn or Fairfield Inn Suites locations listed on the Award. This Award is not valid at any other Marriott Hotels, Resorts or Suites, Courtyard by Marriott, or Residence Inn by Marriott.

Marriott Cheques

This Cheque is valid at all Marriott Hotels, Resorts, Suites, Courtyard, Residence Inn, TownePlace Suites, Fairfield Inn, SpringHill Suites, Marriott Vacation Club, and Renaissance locations. Not necessary to be a registered guest to use Marriott Cheques. Not redeemable for cash, and change will not be given on Cheques presented as payment for goods and services. May not be acceptable at concessions within hotel not owned or operated by Marriott or Renaissance. May be supplemented by payment of cash, Bonus Check Card, valid credit card, or acceptable checks. May be used for all publicly listed and available room rates and packages, but cannot be used for convention, travel industry tour, advance purchase, catering, or group room rates. Are transferable when gifted and accepted at face value in U.S dollars. Will be converted into local currency value at hotel's current exchange rate.

Marriott North American Gold Anyday

Awards are valid at Marriott Hotels, Resorts, and Suites listed on the certificate. Not valid at Courtyard by Marriott, Residence Inn by Marriott, or Fairfield Inn locations. May be used to pay for expense of a comfortable guest room, full breakfast buffet or All American breakfast for two and related taxes only. May not be used to pay for other food, beverage, parking, service charges, other taxes, or incidental expenses.

Marriott Worldwide Anyday

Awards are valid at Marriott and Renaissance properties listed on certificate at worldwide locations. May be used to pay for expense of a comfortable guest room, full breakfast buffet or All American breakfast for two, and related taxes only. May not be used to pay for other food, beverage, parking, service charges, other taxes, or incidental expenses. Off-shore resorts may require an advance deposit.

Hyatt Awards Certificates

General Terms and Conditions

1. Hyatt Award Certificates are redeemable only at participating Hyatt locations. Locations are subject to change without notice.
2. No credit will be issued for any Certificate that is not fully used.
3. Accommodations are subject to availability at time of reservations and blackout dates may apply due to seasonal periods or special events.
4. Not applicable for food, beverage, service, or incidental charges.
5. Gold Passport Points will not be given for the value of the Certificate.
6. Normal arrival and departure restrictions apply.
7. The availability of Certificates at and travel to and from certain destinations shall be subject to respective government approvals, regulations, restrictions, and application taxes.
8. Certificates are not combinable with Upgrade Certificates, other promotional certificates, group travel, tour packages, conventions, or special rate programs. Tax liability, if any, including disclosure, are user's responsibility.
9. The laws of the state of Maryland, USA, govern terms and conditions of the Hyatt Award Certificates.
10. Hyatt Hotels and Resorts encompasses hotels and resorts managed, franchised, or operated by two separate groups of companies - Hyatt Corporation and its affiliates of Hyatt International Corp.

Hyatt Check Certificate

This Check Certificate will only be accepted for goods and services at participating Hyatt Hotels and Resorts listed on the Certificate. Locations subject to change without notice and acceptance varies by property. Certificate can be used in the following manner: as a registered guest to cover publicly listed and available room rates and packages; to cover food and beverage charges at participating Hyatt outlets. Not valid on Casino charges. Goods and services must be charged to room and the Hyatt Check Certificate should be redeemed at front desk during check-in or checkout. Will be converted into local currency value at hotel's current exchange rate. May be used by non-registered guest at participating hotels in U.S., Canada, and Caribbean only. May be supplemented by payment of cash, Bonus Check Card, valid credit card, or acceptable checks. Not redeemable for cash and change will not be given on Check Certificate presented as payment for goods and services.

Hyatt Stay Choice Certificate

Awards are valid for the number of nights indicated on Certificate. Each Certificate is good for one continuous stay comprising consecutive nights at any one Hyatt.

Hyatt Select Weekend

Stay comprising consecutive weekend nights at any one Hyatt. "Weekend Night" is defined as either a Thursday, Friday, Saturday, or Sunday night. A full American breakfast for up to two persons per Certificate is included with a Certificate stay. Breakfast includes choice of juice or fruit, choice of breakfast entrée and breakfast meat, and choice of non-alcoholic beverage. Not valid in conjunction with Sunday/Holiday Brunch or Room Service. Breakfast must be redeemed at a Hyatt operated restaurant within the hotel in which the Certificate holder is registered. Gratuities not included. Not applicable for other food, beverage, service, or incidental charges.

Cruise Travel Awards

Cruise Awards, once booked, are non-refundable and non-cancelable. All cruise redemption requests must be made at least 60-days prior to sailing date. All Cruise Awards are based on double occupancy for an interior cabin. At least one member sailing must be 21-years of age or older. Changes may be made prior to final booking based on prevailing guidelines set forth by cruise line prior to sailing for a \$100.00 change fee per person, plus any fees imposed by the cruise line. Changes under cruise company guidelines may result in forfeiture of your Award, or additional fees may apply. In addition, if traveler is a no-show, the Award is void. Proof of citizenship is required for U.S. citizens. Non-U.S. citizens will need to check-in with country they are visiting for proper documentation. Travel documents will be provided for review prior to sail date. Traveler must check travel documents upon arrival for accuracy and completeness. Traveler must contact Bonus Check Card Redemption Service Center for discrepancies found prior to departure. Your Financial Institution and ESC are not responsible for the performance of the cruise line. Participating cruise lines are subject to change without notice.

Car Reward Rentals

Renter must meet rental car company standard driver and credit qualifications at time and place of rental. Minimum rental age is 25. No change or credit will be issued for unused portions of awards. Advance reservations are required for Reward Rentals. Taxes and optional service charges, such as refueling, are not included in Reward Rentals and are the responsibility of the Cardholder. Your Financial Institution and ESC are not responsible for the performance of the car rental company. Participating car rental companies are subject to change without notice.

Retail and Catalog Gift Certificate/Card Awards

To learn about specific restrictions on each Certificate/Card Award prior to redeeming your points, you may call the Bonus Check Card Redemption Service Center, toll-free, at 866-669-2427. Certificate/Card Awards may not be combined with any other promotional offers, are not transferable unless otherwise noted on the Certificate/Card, and are void where prohibited by law. Certificate/Card Awards are not refundable or exchangeable, and are not replaceable in the event of loss, theft, destruction, or expiration. Certificate/Card Awards are valid at participating merchants and fulfillment is the sole responsibility of the participating merchant and may be subject to an expiration date. Participating merchants and terms are subject to change without notice. Certificate/Card Awards must be submitted at redemption, and no photocopies of Certificate/Card Awards will be honored. Use may be subject to any additional restrictions listed on the Certificate/Card. Not valid toward previous purchases, and cannot be used as payment on existing account balances with merchant. Certificate/Card Awards have no cash value and may not be redeemed for cash or its equivalent. Any unused portion will not be returned as cash unless stated otherwise. Unless stated, Certificate/Card Awards do not include any federal, state, or local taxes, which are the sole responsibility of the Cardholder. The Program is not responsible for the problems or defects of any merchandise purchased using a Certificate/Card Award.

WIRE TRANSFER NOTIFICATION

(Uniform Commercial Code Article 4A)

The following rules shall apply to all wire transfers services provided by the Credit Union.

Winston-Salem Federal Credit Union may accept, on your behalf, payments to your account that have been submitted by Fedwire. Your rights and obligations with respect to such transfers shall be governed and construed in accordance with Regulation J, Subpart B-Funds Transfers Through Fedwire. These regulations and state law are applicable to funds transfers involving your account.

Wire Transfers may only be authorized by you or any other person identified on your Credit Union Membership Application. If you give us a payment order that identifies a beneficiary (the person to whom you are wiring funds) by name and account or some other identifying number (such as a Social Security, Taxpayer I.D. or drivers license number), we may pay the beneficiary on the basis of the number provided to us by you and consider that number to be proper identification. This will be true even if the number you provided to us identifies a person different from the named beneficiary, unless otherwise provided by law or regulation.

If you give us a payment order that identifies the beneficiary's financial institution in the funds transfer by name and Routing and Transit ("R/T") or other identifying number, we, as well as the receiving financial institution, may rely on the number provided to us by you as the proper identification. This will be true even if the number provided identifies a financial institution that is different from the named financial institution, unless otherwise provided by law or regulation. Therefore, it is in your best interest to contact the receiving institution to acquire the appropriate wire transfer instructions so that you may feel confident that your money will arrive safely. You, the member, are ultimately responsible for providing accurate information regarding funds transfers and are consequently liable for any losses or expenses should an error occur. Once funds are wire transferred, the transaction cannot be reversed.

You may not be provided with separate notification each time we receive a wire transfer into your account. We will provide you with notification of an incoming wire transfer as part of your periodic statement. In the event we accept payments to your account through one or more Automated Clearing Houses ("ACH"), the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account. These rules do not require that we provide you with next day notice of receipt of an ACH item. Therefore, we will provide you with notification of the receipt of these items as part of your periodic statement.

In addition, if we are ever obligated to pay interest on the amount of the transfer, you will be paid interest on a daily basis equal to the current dividend rate that is otherwise applicable to the account from which the funds transfer should have occurred. In the event we are ever liable to you for damages due to a transfer, your damages will be limited to actual damages only. We will not be responsible for incidental or consequential damages, court costs or attorneys fees, unless otherwise provided by law or regulation.

We may accept, on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses and that are not subject to the Electronic Funds Transfer Act ("Regulation E"). Your rights and obligations with respect to such payments shall be governed and construed in accordance with the applicable Federal Reserve Bank Operating Circular. Whenever an ACH is used as part of a transaction, its rules will govern that part of the transaction. Where none of the above stated rules apply, the transactions contemplated by this agreement shall be governed by the laws of the State of North Carolina, including Article 4A of the North Carolina Uniform Commercial Code.

Credit given by us to you with respect to an ACH entry is provisional until we receive final settlement for the credit entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified that we are entitled to a refund of the amount credited to you in connection with the credit entry. Moreover, you are hereby notified that the party making payment to you (originator) shall not be deemed to have paid you the amount of the credit entry.