

**M/A-COM Federal Credit Union
Electronic Funds Transfer Agreement**

Available Services.

As a user of electronic funds transfer services, you may have access to specifically identified automatic teller machines, TouchTone Teller, PC Banking and Automated Clearing House (ACH) services. The automatic teller machine transactions you may initiate are: cash withdrawals, deposits, account balance inquiries and share to share transfers. The cash withdrawals may be made from your sharedraft/checking account or your regular share account. With TouchTone Teller or PC Banking you may also make account transfers and loan payments, as well as share draft (check) withdrawals to yourself, balance inquiries, cleared check and other debit inquiries, and automatic deposits and credit inquiries. TouchTone Teller is accessed via touch-tone telephone after your account has been authorized and you have received your TouchTone Teller Personal Identification Number (PIN). You may also arrange to have preauthorized electronic funds transferred to (credits) your account or from (debits) your account. With PC Banking, you may also use the bill paying service.

Access Device.

To initiate any transaction with an automated teller machine, you must use an approved access device (card). Approved access cards include your MasterMoney Debit Card, Visa Credit Card, ATM card or other specified card issued by the credit union PLUS your Personal Identification Number (PIN). To access the TouchTone Teller voice response system, access is initiated via touch-tone-telephone. Also, you must request a personal identification number (PIN) which allows you secure access to your account.

Access Device for PC Banking.

To use PC Banking you must have a personal computer with the ability to access the internet and a personal identification number (PIN).

Statements Provided Through PC Banking:

The credit union may, in the future provide monthly statements of your account, including a description of electronic funds transfers, PC Banking and TouchTone Teller transactions, through PC Banking. You will be able to download or print the statements. You may elect not to receive the statements on-line. The credit union will notify you when this service is available.

Bill Paying Service:

PC Banking allows for payment of bills. The credit union is not responsible for the timing of payments, the ability of a recipient to receive payments or any errors in the information submitted by you.

Transaction Receipts.

At the time that you make any Transfer through an ATM from one of your accounts, you are entitled to receive an acknowledgment of the transaction. TouchTone Teller transactions will not be issued receipts.

Periodic Statements.

For each account that you have with us that has electronic funds activity, you will receive a monthly statement showing all electronic funds transactions for that account.

Service Charges.

For information regarding fees please refer to our Fee Schedule.

Limitations on Automated Teller Machine Transactions and Point of Sale Transactions

You may withdraw up to but not in excess of \$505 or your preauthorized limit per day from your account.

Your Liability for Unauthorized Users.

Tell us AT ONCE if you believe your ATM, MasterMoney Card or your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. Your liability for unauthorized use of your ATM or Debit Card will not exceed (A) \$0 if the conditions set forth below have been met or (B) if those conditions have not been met, and you notify us within 48 hours of the unauthorized use, your liability will be the lesser of \$50.00 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. If you do not tell us of such occurrence within two business days after the happening of such occurrence, and we can prove we could have prevented the unauthorized use of such Card had you told us of such loss, theft or other event, you can lose as much as \$500.00. Zero liability will apply only if: (a) you report the loss or theft of your card within 24 hours of discovering it lost or stolen; and (b) you can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (c) you have not reported two or more incidents of unauthorized use to us within the preceding 12 months; and (d) your account is in good standing. "Unauthorized use" means the use of your ATM or debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. Remember to report

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your card lost or stolen or any unauthorized transactions immediately. This will help prevent unauthorized access to your account and minimize any inconvenience. 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 will be liable for up to \$500.00 of loss that occurs during such 60-day period and 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.

Telephone Number and Address.

If you believe your Card or PIN has been lost or stolen, or that your statement shows transfers that you did not make, call or write to the credit union using the telephone number and address shown on your monthly or quarterly statement.

Business Days.

Our business days are:

Monday – Wednesday 9:00AM to 4:00PM.

Thursday 9:00AM to 7:00PM.

Friday 9:00AM to 5:00PM

Holidays are not included.

Preauthorized Transfer FROM Your Account.

You may preauthorize an electronic funds transfer from one of your accounts to a designated recipient account. Authorization must be in writing. A copy of your authorization may be provided to the recipient of the transfer. If you have told us in advance to make such regular payments, you may stop payment of any preauthorized transfer by notifying us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. Written confirmation of your stop order must be made by you within fourteen (14) days of the oral notification or the stop payment order will not be binding. A stop payment fee will be charged for each stop payment order, for current fees please refer to Credit Union Fee Schedule.

Preauthorized Transfers TO Your Account.

You may arrange to have direct deposits made to your account from the same person or company at least once every sixty (60) days. You may call the number on your periodic statement or call TouchTone Teller or access PC Banking to see if the transfer did occur.

Our Liability if Transfers are not Made or Stopped.

You agree that we shall have no liability to you for our failure to make or stop preauthorized transfers, except where such failure is intentional or the result of negligence on our part.

Information to Third Parties.

We will not disclose information to third parties concerning your account with us except: (a) When such disclosure is necessary to complete the transactions; (b) To verify the existence and condition of your account for a third party such as a credit bureau; (c) To comply with a court order or applicable laws or regulations; (d) When you give us permission.

Cancellation and Change of Terms.

Either party may cancel this agreement at any time by notification to the other. We may change the terms of this agreement at any time upon thirty days written notice mailed to you at the address then current on our records.

Commitment Not to Overdraw.

You agree not to withdraw funds from any account which would reduce the balance in the account below zero or such greater amount as may have been pledged to us as security. If, through error, excess funds are withdrawn, you agree to restore your account to the agreed level, and to pay our reasonable attorney fees in collecting any amount due from you. In the event that an EFT transaction is returned to the originator due to insufficient funds, your account will be charged a fee per returned item, for current fees please refer to Credit Union Fee Schedule.

Governing Law.

This agreement shall be governed by and constructed in accordance with the laws of the Commonwealth of Massachusetts.

NOTICE: CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone us at the number or write us at the address listed on your periodic statement as soon as you can if you think your statement or receipt is wrong or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you 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 and why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigations within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents(s) that we used in our investigation.