



DEBIT CARD AGREEMENT

**TO NOTIFY OF LOST/STOLEN CARD or PIN or
SUSPECTED UNAUTHORIZED USE CALL
512-302-6800 Monday – Friday 8:30 am – 5:30 pm or
800-335-4583 After business hours**

Having accepted, validated or used the Debit Card or Health Savings Account (HSA) Card and possibly the confidential Personal Identification Number (PIN), you understand and agree as follows:

Any Debit Card or HSA Card issued to you remains the property of A+ Federal Credit Union and you agree to surrender the Card upon request immediately to the Credit Union. Your Personal Identification Number (PIN) is to be held in the strictest confidence. If you authorize or allow any other person to use your PIN and Debit Card or HSA Card, you will be responsible for any transactions that ensue as a result of this action. You will be responsible for reporting the loss, theft or unauthorized use of your Debit Card or HSA Card as soon as possible after the loss, theft or unauthorized use occurs.

Any Debit Card or HSA Card transaction by you, any other applicant, any party to any of your accounts which may be accessed by the Debit Card or HSA Card, anyone you permit or authorize to use your Debit Card or HSA Card and PIN, and anyone to whom you disclose your PIN or give access to your Debit Card or HSA Card and PIN shall be deemed an authorization by you to withdraw funds from your share draft (checking) account or Health Savings Account. If funds are not sufficient to pay all withdrawals presented for payment, the Credit Union may choose to pay all Debit Card or HSA Card withdrawals first and dishonor any checks and other withdrawal orders for which funds are not available. You agree that, at our option, we may post all Debit Card or HSA Card transactions during any day before posting any other checks, withdrawal orders or electronic funds transfers presented or made. Any applicable fees for nonsufficient funds will be charged to the share draft (checking) account or Health Savings Account (refer to A+ Federal Credit Union current Fee Schedule). You agree to immediately reimburse A+ Federal Credit Union for any Debit Card withdrawal honored but unable to be paid from the share draft (checking) account or by using the overdraft transfer source (refer to the A+ Federal Credit Union Membership and Account Agreement for details on Overdraft Protection) or for any HSA Card withdrawal honored but unable to be paid from the Health Savings Account. If you have an Overdraft Protection Agreement with us, you agree that your use of the Debit Card and PIN shall be subject to that Agreement. You acknowledge that there is no overdraft protection for the Health Savings Account. Current overdraft, nonsufficient funds, and other fees as listed in the A+ Federal Credit Union Fee Schedule apply to the use of your Debit Card and HSA Card.

The Visa® policy limiting consumer liability for unauthorized use of a Debit Card is a maximum of \$0. The Visa® zero liability policy **does not** apply to consumer liability for unauthorized **ATM transfers** made with the Debit Card or HSA Card or if you are grossly negligent or fraudulent in handling your Card (refer to Regulation E, Electronic Funds Transfer). Subject to these limitations, for Debit Card or HSA Card holders who report loss, theft or unauthorized use of a Card, the liability is \$0 if someone used your Card without your permission. This Visa® policy, which took effect April 4, 2000, supersedes the liability limits of Federal Regulation E, Electronic Funds Transfer, as disclosed in the A+ Federal Credit Union Electronic Funds Transfer Agreement and Disclosure.

For cases in which the Visa® zero liability policy does not apply, you can lose no more than \$50 if someone uses your Card without your permission and you tell us within two business days. If you do not tell us within two business days after you learn of the loss or theft of your A+FCU Debit Card or HSA Card or code, and we can prove we could have stopped someone from using your Card and/or code without permission if you had told us, you can lose as much as \$500.00. You may also block your Debit Card by logging into Online Banking using your A+ Online Username/Login ID and password. 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 will extend the time period.

You agree that we may cancel this Agreement at any time, subject to such notification as may be required by law. You agree that we may amend this Agreement and the Electronic Funds Transfer Agreement and Disclosure from time to time, subject to such notification as may be required by law.

International Transactions. Visa® purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives or the government-mandated

rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

Internet Gambling Advisory: Internet gambling may be illegal in the jurisdiction in which you are located, including locations within the United States. Visa® Cards may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that Internet gambling transactions are lawful in all jurisdictions in which the cardholder may be located.

A request by you for a copy of any supporting documents (cash advance, sales or credit slips) for an Debit Card or HSA Card transaction may involve a minimal charge made by the Credit Union for photocopies (refer to the current A+FCU Fee Schedule).

You agree that use of the Debit Card or HSA Card and PIN by you shall be governed by the terms of your Membership and Account Agreement with us, as well as the terms and conditions set forth in this Agreement and in the Electronic Funds Transfer Agreement and Disclosure.

Preauthorization Holds: When you use your Debit Card or HSA Card at certain merchants such as gas stations, restaurants, hotels, airlines, and rental car companies, the merchant may request a preauthorization amount from us to cover the transaction. The preauthorization amount may be greater than the actual purchase amount. We will place a 24-hour hold on your account for the amount of a preauthorization request. This hold may remain on your account up to 24 hours even after the transaction has been paid. Preauthorization holds may affect the availability of funds in your account to pay for checks drawn on your account and other withdrawals. You acknowledge and agree that we are not liable for any damages you may incur for dishonor of items or otherwise because of a preauthorized hold placed on funds in your account.

HSA Cards: If you request that we issue a HSA Card for your Health Savings Account ("HSA"), you acknowledge and agree that the Card is exclusively for payment of qualified medical expenses through your HSA. We are not required to determine if any withdrawal is for the payment or reimbursement of qualified medical expenses. You are responsible for substantiating that a withdrawal is for a qualified expense, including maintaining sufficient transaction records. **All withdrawals made with the HSA Card will be reported to the IRS as normal distributions.** If any of the terms of this Debit Card Agreement, the Electronic Funds Transfer Agreement and Disclosures, or the Membership and Account Agreement conflict with your Health Savings Custodial Account Agreement, the terms of the Health Savings Custodial Account Agreement will control.

Revised
August 2016