

Member Liability for Fraudulent or Unauthorized Transactions Involving Online Banking, Call-24, Bill Pay, Satellite Money Card, or Mobile Banking

If a fraudulent or unauthorized electronic fund transfer occurred which accessed a member's consumer account via online banking, Call-24, bill pay, Satellite Money Card, or Mobile Banking, the member's liability is dependent upon how quickly the member notifies the Credit Union of the fraudulent or unauthorized transaction. The member's liability for a fraudulent or unauthorized electronic fund transfer on a consumer account is located in the Account and Electronic Services Agreement which states:

Member Liability (excluding Business Accounts). Tell us AT ONCE if you believe your access device has been lost, stolen or used without your permission or if you believe that an electronic funds transfer (EFT) 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, you can lose no more than \$50 if someone used your access device without your permission. You must be willing to prosecute anyone who uses your access device(s) without your permission.

If you do NOT tell us within 2 business days after you learn of the loss, theft or unauthorized use of your access device, and we can prove we could have stopped someone from using your access device 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.

If you believe your access device(s) was lost, stolen, or used without your authorization or someone has or may use your access device(s) to transfer money from your account without your permission, call (256) 837-6110 (locally) or (800) 234-1234 or write:

REDSTONE FEDERAL CREDIT UNION®
Attn: Member Support Services
220 Wynn Drive
Huntsville, AL 35893

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.

Must be RFCU® member to open an account, obtain a product, or utilize a service. Must be eligible for membership and open a share savings account to join RFCU. \$5 minimum balance is required to open share savings account and must be maintained in share savings account. Must be RFCU member with online banking and PIN/password to use RFCU mobile banking and bill pay. Satellite Money Card is not available for new requests. Standard wireless carrier text message and/or data rates and fees may apply; check with your carrier for more information. Other restrictions may apply. RFCU does not warrant, guarantee or insure any product, purchase or service offered by any third party company. RFCU and third party companies are separate entities. Federally insured by NCUA.