

Member Liability for Fraudulent or Unauthorized Transactions Using a Visa® Business Debit Card:

If a fraudulent or unauthorized transaction occurred which accessed a member's business account via a Visa Business Debit Card, 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 transaction on a business account is located in the Business Account and Electronic Services Agreement which states:

Member Liability for Lost or Stolen Business Debit Card. Visa's Zero Liability Policy has been devised to provide you with protection against unauthorized Business Debit Card transactions processed through the Visa network, including Internet and telephone purchases. If you suspect that the Business Debit Card or card number has been lost, stolen, or used without your permission, you may not be responsible for any unauthorized purchases if you report the theft promptly.

Upon notification from you of unauthorized Visa transactions, we will limit your liability for those transactions to zero. We may require such notification to be received within 60 calendar days of the mailing date of the first statement showing any unauthorized Visa transactions. In evaluating your claim, we will consider whether gross negligence on your part has contributed to the transactions in question. We may increase this limit if, based on substantial evidence, it is reasonably determined that you were grossly negligent or fraudulent in the handling of the card or account.

We will provide you with provisional credit for unauthorized Visa transactions within five business days from receipt of notification. Additionally, we may require written confirmation of the unauthorized Visa transactions before providing provisional credit.

We define an "unauthorized transaction" to exclude either or both of the following:

(1) Any transaction by an officer/agent, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account.

(2) Any transaction by a cardholder that exceeds the authority given by the Business Debit Card account owner.

The Visa Zero Liability policy covers U.S. issued cards only and does not apply to ATM transactions, certain commercial credit card transactions, or PIN or other transactions not processed over the Visa network. Consult issuer for additional details or visit www.visa.com/security.

Must be RFCU® member or Service Group 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 have RFCU checking account to obtain a debit card. Minimum opening deposits, average monthly balances, transaction fees, and monthly checking maintenance fees may apply to the checking accounts. Other restrictions may apply. Federally insured by NCUA.