

Member's Liability for a Fraudulent or Unauthorized Transaction Using a Visa® Business Credit Card:

If a fraudulent or unauthorized transaction occurs using a member's business credit card, the member's liability for the credit card's fraudulent or unauthorized transaction is different than the liability for a business check card. The member's liability for fraudulent or unauthorized transactions is dependent on certain factors and is located in the applicable Visa Business Credit Card Agreement and Disclosure which states:

Lost Visas. If Borrower loses Borrower's Visas or if someone is using them without Borrower's permission, Borrower agrees to let Lender know immediately. The fastest way to notify Lender is by calling Lender at (800) 234-1234. Borrower also can notify Lender at Redstone Federal Credit Union® 220 Wynn Drive, Huntsville, AL 35893.

Liability for Unauthorized Use. Borrower may be liable for the unauthorized use of Borrower's Visa access device which accesses Borrower's Credit Line. Borrower will not be liable for unauthorized use that occurs after Borrower notifies Lender or Lender's designee at REDSTONE FEDERAL CREDIT UNION, BUSINESS SERVICES, 220 WYNN DRIVE, HUNTSVILLE, AL 35893, or orally or in writing, of the loss, theft, or possible unauthorized use. In any case, Borrower's liability for unauthorized use of Borrower's Visa will not exceed \$50.00.

If Borrower uses an access card which debits a checking account (or other asset account) but also draws on an overdraft line of credit, Borrower may be liable for the unauthorized use in accordance with applicable law and any other agreement Borrower's has with Lender regarding liability for unauthorized use of the access card.

Visa's Zero Liability Policy provides protection against unauthorized Visa Business Debit and Credit Card transactions processed through the Visa network, including Internet and telephone purchases. 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. An unauthorized transaction excludes (1) any transaction by an officer/agent, cardholder or person authorized by the cardholder, or other person with an interest in or authority to transact business on the business checking account; and/or (2) any transaction by the cardholder that exceeds the authority given by the business checking account owner. The Credit Union may impose greater liability on the cardholder if the financial institution reasonably determines that the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder—which may include the cardholder's delay for an unreasonable time in reporting unauthorized transactions. Consult issuer for additional details or visit www.visa.com/security.

Must be RFCU® member to obtain a loan. 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. Loans subject to credit approval. Other restrictions may apply. Redstone Federal Credit Union is an Equal Credit Opportunity Lender.