

VISA DEBIT CARD AGREEMENT & DISCLOSURE

I/we hereby request Home Town Federal Credit Union ("the Credit Union") to issue me/us a VISA Debit Card ("Card") to be used to request withdrawals from the Checking Account I/we have specified.

I/we understand that use of both the card and the PIN (Personal Identification Number) is subject to the terms of the Checking Account and the additional terms of this VISA Debit Card Agreement.

It is agreed that:

(a) Card Withdrawals. Use of the card, the account number on the card, the PIN, or any combination of the three for payments, purchases or to obtain cash advances with merchants, financial institutions or others who honor the Card ("Card Withdrawals") is an order by me/us for the withdrawal of funds from the Checking Account and will be treated as though it were a "check" for purposes of the VISA Debit Card Agreement except that:

- (1) The Credit Union may charge withdrawals to the Checking Account in any order it determines. If funds are not sufficient to cover all withdrawals, the Credit Union may pay Card Withdrawals and dishonor regular checks; and
- (2) The Credit Union CANNOT honor stop payment requests on Card Withdrawals.

(b) ATM Access and Transactions. I/we may use my/our card at most ATMs to withdraw cash from my/our accounts. ATM withdrawals may be limited to \$400 per day. Generally, the transaction will be posted immediately, or the next business day. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a transaction.

(c) Overdrafts. I/we promise to reimburse the Credit Union immediately for the amount of any check or Card Withdrawal that it honors which cannot be paid out of the Checking Account (or through a Share Account or overdraft transfer, as provided for in the Checking Account Agreement). If the Credit Union has reasonable belief at the time of authorization request that a member does not have sufficient funds available to cover an ATM or one-time debit card transaction the item will be declined.

(d) Refusal to Honor Card. Even though my/our Checking Account may have a balance sufficient to

cover a requested Card Withdrawal, I/we recognize that electronic terminals, merchants, financial institutions and others who accept the Card or the account number on the card may not be able to determine my/our actual balance. Therefore, the Credit Union is not liable for the refusal or inability of such terminals or persons to honor the Card or complete a Card Withdrawal, or for their retention of the Card.

(e) Lost Debit Card Notification. If you believe your Debit Card, account number, PIN or any combination has been lost/stolen; you will immediately call the Credit Union at 888-451-3798.

(f) Returns and Adjustments. Merchants and others who honor the card may give credit for returns or adjustments, and they will do so by initiating a credit to the Credit Union, which will credit that amount to your Checking Account.

(g) Transaction Slips. The monthly statement for the Checking Account will identify the merchant, financial institution or electronic terminal at which Card Withdrawals are made. Sales, cash advance, credit or other slips cannot be returned with your statement. You must retain the slips furnished to you at the time of the transaction in order to verify your monthly statement. The Credit Union may make a reasonable charge for photocopies of slips I/we may request.

(h) Foreign Transactions. When you use your card for a transaction denominated in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars by applying an exchange rate selected by VISA from among the range of rates available in wholesale currency markets or the government-mandated rate on the date the transaction is processed. The rate chosen may vary from the rate VISA itself receives.

When you use your card in a transaction outside of the United States to make a purchase, obtain a cash advance, obtain a credit voucher, or reverse any of these transactions, an International Service Assessment equal to one percent of the amount of the transaction (expressed as a positive number) will be assessed against your account.

(i) Liability for Unauthorized Use. I/we understand that my/our total liability to the Credit Union, or responsibility for Card Withdrawals made from the Checking Account, resulting from the loss, theft or other unauthorized use of the Card, account number on the Card, the PIN, or any combination of the three shall, subject to applicable law, be limited as follows:

- (1) ATM Transactions. I/we could lose all the money in my/our account (plus my/our maximum overdraft protection). If I/we tell the Credit Union within 2 business days, I/we could lose no more than \$50 if someone used my/our card and/or code without my permission. (If I/we believe my/our card and/or code has been lost or stolen, and I/we tell the Credit Union within 2 business days after I/we learn of the loss or theft, I/we can lose no more than \$50 if someone used my/our card and/or code without my/our permission.)

If I/we do NOT tell you within 2 business days after I/we learn of the loss or theft of my/our card and/or code, and that you can prove I/we could have stopped someone from using my/our card and/or code without my/our permission if I/we had told you, I/we could lose as much as \$500.

Also, If my/our statement shows transfers that I/we did not make, I/we will contact the Credit Union at once. If I/we do not notify the Credit Union within 60 days after the statement was mailed to me/us, and if the Credit Union can prove that the Credit Union could have prevented any loss if I/we had, I/we may not get back any money I/we lose after those 60 days.

- (2) Debit Card Transaction. If I/we tell you that I/we discover our card has been lost or stolen, I/we have no liability if someone used my/our card without my/our permission.

However, if the Credit Union can establish that I/we were grossly negligent or fraudulent in handling my/our account, my/our liability increases to the maximum allowable by law. That liability is \$50.

I/we acknowledge it is my/our responsibility to notify the Credit Union or its agent, of the loss or theft of the Card within 24 hours after learning of such fact.

(j) In Case of Errors or Disputes about your Electronic Transfers. If you believe your statement or transaction receipt is incorrect, write us at:

Member Services
2400 W. Bridge St.
Owatonna, MN 55060

or fax us at 1-507-444-9811 or e-mail us at memberresources@hometowncu.coop as soon as possible.

You must notify us no later than 60 days after we mailed you the FIRST statement on which the problem or error appeared. We need to know: 1) Your name and account number; 2) The dollar amount, merchant name, and date of the suspected error; 3) Details to support the dispute (receipts, contract, credit slips, etc); 4) your signature; and 5) a daytime telephone number. We will investigate the problem and attempt to resolve it within 10 business days from the date we receive your written inquiry. If we need more time, we may take up to 45 days; however, we will credit your account for the amount you think is in error. You will have use of the money while we complete our investigation.

If we find there was no error, we will send you a written explanation within 3 business days after we have completed our investigation. If we credited your account, we will reverse this entry by charging your account.

(k) Card Ownership. The Card will remain the property of the Credit Union, and I/we agree to surrender the Card to the Credit Union at any time upon its request.

(l) Effect of Agreement. Even though the sales, cash advance, credit or other slips I/we sign or receive when using the Card, account number on the card, the PIN or any combination of the three, may contain different terms, the Checking Account Agreement as expanded by this Agreement, in the contract which solely applies to all transactions involving the Card. The Credit Union may amend these agreements from time to time by providing me/us written notice at least 21 days prior to the effective date of the amendment if prior notice is required by law. My/Our use of the Card or the account number on the Card thereafter will indicate agreement to the amendments.

(m) Authorized Users. I/we understand cards will be issued to the primary member and one of the joint owners as noted on the Checking Account Agreement with a maximum of two cards per account. **The Card may only be used by the individual to whom it is issued.** Joint owners will have a card issued in their own names.

“ What is a VISA Debit Card??

A VISA Debit Card acts like an electronic checkbook. When you present your debit card, the merchant will process it just like a credit card transaction. But instead of accumulating on a monthly bill, the transaction is routed directly to your Credit Union checking account. The VISA Debit Card also doubles as an ATM card. The card allows you to access funds in your savings or checking account at an ATM machine.

OFFICE LOCATIONS:

BRIDGE STREET OFFICE

2400 West Bridge St
Owatonna, MN 55060

HY-VEE OFFICE

1620 S Cedar Ave
Owatonna, MN 55060

FARIBAULT OFFICE

1205 Hwy 60 West
Faribault, MN 55021

(507) 451-3798 or (888) 451-3798

TELEPHONE BANKING:

1-800-903-7608

Did you know...

You can access your Credit Union accounts through a personal computer and the Internet from home, work or anywhere?

With Home Banking you can:

- ✓ Pay bills for FREE
- ✓ Access eStatements
- ✓ Set up Account Alerts
- ✓ Apply for a loan
- ✓ Transfer funds
- ✓ Verify and view checks cleared
- ✓ See your account balances
- ✓ View direct deposit payroll activity

Sign-on at:

www.hometowncu.coop

At the sign on page, you will need to enter your membership number and a PIN. **First-time users must contact the Credit Union to receive a PIN.** When you sign on using your temporary PIN, you will be prompted to select your own security code. Your security code must be 8 to 16 characters in length, and must contain at least 2 alpha and 2 numeric characters. To obtain your temporary PIN, please stop in at one of our three office locations or call us.

Visit one of these cash machines within the area that are surcharge-free to HomeTown Credit Union members:

Blooming Prairie
Casey's – 328 Hwy Ave. S

Faribault
Faribault Office
1205 Hwy 60 West

Casey's – 210 NW 20th St.
Paul Bunyan South –
401 SW 10th St.

Lonsdale
Casey's – 215 Central St. E.

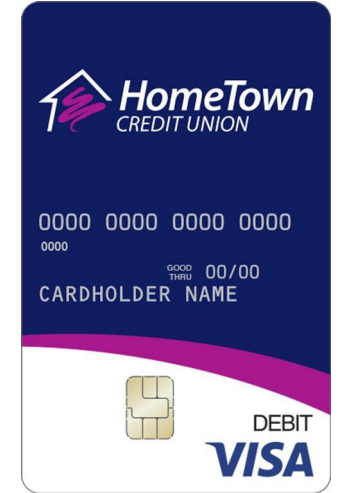
Northfield
Casey's – 521 West Woodley

Owatonna
Bridge St. Office
2400 West Bridge St.

Hy-Vee Office
1620 S. Cedar

Fuel & Food – 401 N. Cedar
Casey's – 475 18th St. SE
Casey's – 590 State Ave.

Waseca
Casey's – 1109 N. State St.
Casey's – 604 S. State St.



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