

IMPORTANT NOTICE

Effective April 1, 2017, the Community Service Electronic Fund Transfers Agreement and Disclosure is amended as follows:

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transaction they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, or if you believe that an electronic fund transfer 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 a transaction was made with your card or card number without your permission and was either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your card or access code. If a transaction was made without your permission and was not a Visa or Interlink transaction, if it was made at an ATM, or if you are grossly negligent in the handling of your card or access code, your liability for an authorized transaction is determined as follows.

If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

800-472-3272 (Toll Free)

or write to:

Community Service Credit Union; PO Box 479; Huntsville, TX 77342-0479

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.

Please retain this amendment with the original Debit Card Agreement and Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change.

Thank you.

70765-EFT-0317

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