



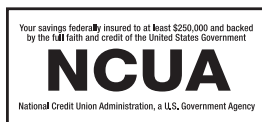
Parishioners FEDERAL CREDIT UNION

2355 Crenshaw Blvd., Suite 100
Torrance, California 90501
(310) 320-4588
www.parishionersfcu.org

Electronic Services Disclosure and Agreement

**PLEASE KEEP THIS
BROCHURE FOR YOUR
RECORDS**

EFFECTIVE
June 1, 2019



ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

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ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

DEFINITIONS: In this Disclosure the words “you”, “yourself”, and “yours” refer to the party causing an Electronic Funds Transfer. The words “we”, “us”, “our” and “Credit Union” refer to PARISHIONERS FEDERAL CREDIT UNION. The word “Card” means the ATM MasterMoney Debit Card issued to you by the Credit Union. The word “ATM” means an Automated Teller Machine. The word “EFT” means any Electronic Transfer of Funds other than by check or other paper instrument that is initiated through an electronic terminal, telephone, computer, magnetic tape or other communication device for the purpose of providing cash, debiting, crediting, transferring or inquiring on an Account. The word “PIN” means a Personal Identification Number which enables you to effect transactions via ATM, PAYS Audio Response, Home Banking or Debit Card. The word “POS” means Point-of-Sale which represents transactions that directly debit (withdraw funds from) your Checking Account only, including your use of the Debit Card or ATM Card as a Debit Card.

INTRODUCTION: Your acceptance, retention, activation, or use of an ATM Card, MasterMoney Debit Card®, or other electronic funds transaction hereunder constitutes an agreement between you and us as described below.

You understand and agree, for yourself (and any person or entity you represent if you sign as a representative of another person or entity) to the terms of this Disclosure and Agreement and our Schedule of Fees and Charges.

You understand and agree that this Disclosure, along with any other documents we give you pertaining to your account(s), is a binding contract between you and the Credit Union, whether in your individual or representative capacity, or both, that establishes the rules that control your account(s) with us and which sets forth your rights, obligations, and responsibilities and the rights and obligations of the Credit Union. When you accept, retain, activate, or use of an ATM Card, MasterMoney Debit Card, or conduct other electronic funds transactions hereunder, you agree to follow these rules.

PURPOSE OF DISCLOSURE: The purpose of this Disclosure is to:

1. Explain some laws that apply to common transactions;
2. Establish rules to cover transactions or events that the law does not regulate;
3. Establish rules for certain transactions or events that the law regulates but for which it permits variations by agreement; and
4. Provide disclosures of some Credit Union policies to which you are subject.

You understand and agree that if any provision of this Disclosure is found to be unenforceable, all remaining provisions will remain in full force and effect. We may permit some variations from this Disclosure, but we will only agree to do so in writing and such permitted variation will be in effect only as to the particular transaction(s) described in such writing.

APPLICATION OF THIS DISCLOSURE: This Disclosure is given by us in compliance with the Electronic Funds Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 1005, et seq.) to inform you of certain terms and conditions of the electronic funds transfer services you have requested.

At the present time, we provide several types of services that may be accomplished by electronic transfer: preauthorized deposits of net paycheck; payroll deductions; preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments); preauthorized withdrawals for bill payments and other recurring payments; Automated Teller Machine (ATM) electronic fund transfer services at Credit Union owned (“Proprietary”) ATMs and on “Shared Network” ATMs such as the CO-OP Network, Star®, Cirrus®, and Plus®, and such other systems as may be added from time to time; “PAYS Audio Response” Electronic Telephone Banking; Home Banking; Bill Pay; Electronic Check Transactions; and Point of Sale (POS) Transactions. Disclosure information applicable to all electronic services offered by us is given below, with certain specific disclosure information for each service following in separate sections. You understand that the agreements, terms, conditions, rules, and regulations applicable to your Share Savings Account(s), Share Checking Account(s), or personal line of credit, and any other applicable accounts, remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure.

BUSINESS DAY DISCLOSURE: Our business are Monday through Thursday 8:30 a.m. to 5:00 p.m. and Friday 10:00 a.m. to 6:00 p.m., excluding holidays. ATMs, POS terminals, the PAYS Audio Response Service, and Home Banking are

generally open, but are not always accessible, 24 hours a day, 7 days a week. Home Banking may be temporarily unavailable due to Credit Union system maintenance or technical difficulties, including those of the Internet Service Provider and Internet Software.

INFORMATION DISCLOSURE TO THIRD PARTIES: The Credit Union will disclose information to third parties about your Account(s) or the transaction you engage in:

1. Where it is necessary for completing transactions, or
2. In order to verify the existence and conditions of your Account(s) for a third party such as a credit bureau or merchant, or
3. In order to comply with a governmental agency or court order, subpoena or other legal process, or
4. If you give us your written permission, or
5. As otherwise permissible under applicable law.

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUNDS TRANSFERS:

Telephone us at (310) 320-4588
or write us at Parishioners Federal Credit Union
2355 Crenshaw Blvd., Suite 100, Torrance, CA 90501
Hours: Monday/Tuesday/Thursday 8:30 a.m. to 5:00 p.m.
Wednesday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.

as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must tell us no later than sixty (60) days after the FIRST statement is sent to you on which the problem or error appeared.

1. Tell us your name and Account number.
2. Describe the error or transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

In accordance with MasterCard Operating Rules and Regulations, you will receive provisional credit for MasterMoney Debit Card losses for unauthorized use within five (5) business days after you have notified us of the loss.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

BUSINESS ACCOUNTS: The error resolution and liability provisions of this Electronic Fund Transfers section, as well as those on the back of periodic statements, do not apply to business account or to any accounts that are not established primarily for personal, family or household purposes. Authorized representatives of businesses must notify us immediately if they discover any unauthorized transactions or errors, and they must send us a written notice of the problem within a reasonable time (not to exceed 14 days of the date of discovery or their receipt of the first statement or notice reflecting the problem, whichever occurs first). **SHORTER TIME FRAMES APPLY TO COMMERCIAL ACH TRANSACTIONS. UNDER NO CIRCUMSTANCES WILL THE CREDIT UNION BE LIABLE FOR ANY SPECIAL OR CONSEQUENTIAL DAMAGES INVOLVING BUSINESS ACCOUNTS.** The business entity for which a card is issued will assume sole responsibility for any unauthorized use of its cards or PIN, and indemnifies and

holds the Credit Union harmless from all claims, actions, proceedings, losses and damages arising out of any unauthorized transactions.

CREDIT UNION LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS:

If we do not properly complete an Electronic Funds Transfer to or from your Account(s) on time or in the correct amount according to our agreement, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

1. If through no fault of ours, your Account(s) does not contain enough money (or sufficient collected funds) to complete the transaction.
2. The funds in your account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment.
3. If the authorized ATM or other Electronic Funds Transfer System does not have enough cash, or cash in the denominations you requested.
4. If the authorized ATM, PAYS Audio Response equipment, Home Banking, Bill Pay, or other Electronic Funds Transfer System was not working properly, and you knew about this breakdown when you initiated the transaction.
5. If your Card, PIN or PAYS Audio Response Access Code, or check(s) has been reported lost or stolen.
6. If circumstances beyond our control prevent the transaction, despite reasonable precautions we have taken.
7. If your Card has expired, is damaged so that the machine cannot read the encoding strip, is inactive due to non-use or because your PIN, PAYS Audio Response Access Code, or Home Banking PIN has been repeatedly entered incorrectly.
8. If your Card is retrieved or retained by an ATM.
9. If the failure to complete the Electronic Funds Transfer is done to protect the integrity of the system and/or to protect the security of your Accounts.
10. If we receive incorrect or incomplete information from a government agency, an automatic clearing house, or any other parties or entity.
11. The transaction would exceed your Line of Credit limit.
12. If the Credit Union has established additional exceptions (with appropriate notice to you).

OVERDRAFTS: You understand that we may authorize transactions covered by this Disclosure and Agreement that would cause your account(s) to have a negative (or further negative) balance (determined by reference to your available balance) using any combination of the following overdraft protection programs:

1. **Transfer from Other Accounts:** You understand and agree that we have the right, but we are not required, to transfer available funds from any of your accounts with us (excluding IRA accounts), including account(s) upon which you are a joint owner, to cover an overdraft and to pay applicable fees. You agree that overdrafts paid by a transfer from any of your accounts with us in excess of funds available in such accounts are payable on demand, and, if not promptly paid, may result in the closure of your account(s). Items that are returned unpaid because of insufficient clear funds will be subject to a Non-Sufficient Funds (NSF) Fee.
2. **Written Request:** You understand and agree that you may authorize overdraft transactions to be cleared by executing a written request specifying the source of funds to be used to cover overdrafts. If, pursuant to such written request, overdrafts are to be covered by a transfer of funds from another checking account, your savings account(s), or from a line of credit account, such transfer(s) will generally be made only if there are sufficient clear funds on deposit or sufficient available credit at the time of transfer. You agree that overdrafts paid pursuant to such written request in excess of funds in any designated overdraft source are payable on demand, and, if not promptly paid, may result in the closure of your account(s). Items that are returned unpaid because of insufficient clear funds will be subject to a Non-Sufficient Funds (NSF) Fee.
3. **Courtesy Pay Program:** You understand and agree that we may, but we are not required to, pay items without sufficient available funds in your account(s) in accordance with the terms and conditions of our Courtesy Pay Program. Such overdrafts will be subject to our Courtesy Pay Fee. You will see our Courtesy Pay Agreement for more information.
4. **Exception for ATM and One-Time Debit Card Transactions:** You understand and agree that we will not charge you an NSF Fee as a result of ATM or

one-time Debit Card transactions unless you expressly consent (opt-in) to pay a fee in connection with such transactions in accordance with applicable law.

FEES AND CHARGES FOR ELECTRONIC FUNDS TRANSACTION SERVICES:

All fees and charges associated with your electronic funds transactions are disclosed in our Schedule of Fees and Charges, which accompanies this Disclosure. A stop payment placed on a preauthorized electronic payment is subject to a fee as disclosed in our Schedule of Fees and Charges for each stop payment order you give. There may also be a charge assessed if you overdraw your Share Checking Account by the use of a MasterMoney Debit Card. If you request a copy of the documentation relative to an ATM or POS transaction (except if the documentation is for resolution of a billing error), a fee equal to our reasonable cost of reproduction will be charged. Any fees charged will be deducted from your savings account, money market account, or checking account.

CHANGE IN TERMS: We may change the terms and charges for the services indicated in this Disclosure and may amend, modify, add to, or delete from this Disclosure from time to time. If you have an account with us through which electronic transactions are being processed, you will receive written notice at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law and you will be deemed to have accepted such changes unless you cease utilizing our Electronic Services subsequent to receiving such notice and before the effective date of such changes.

DISCLOSURE OF DELAYED FUNDS AVAILABILITY: We may place a hold for uncollected funds on an item you deposit. This could delay your ability to withdraw such funds. For further details, you will see our "Disclosure of Funds Availability Policy" or contact a Credit Union officer.

TERMINATION OF ELECTRONIC FUNDS TRANSACTION SERVICES: You may, by written request, terminate any of the electronic services provided for in this Disclosure. We may terminate your right to make electronic funds transactions at any time upon written notice and may reinstate such services at our discretion. If you ask us to terminate your account or the use of an ATM Card, or any other access device, you will remain liable for subsequent authorized transactions occurring prior to or after such termination.

ACCOUNT ACCESS: Your Account, the Card(s), or any other access device or method (including automated clearing house (ACH) and Electronic Check Transactions) may not be used for any illegal activity or transaction. You understand that you may not utilize your Account, the Card(s), or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but are not limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. We may deny authorization of any transactions identified as gambling or that you reasonably suspect may involve gambling activity. However, in the event that a transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

GOVERNING LAW: You understand and agree that this Disclosure and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of California.

EMAIL COMMUNICATIONS: You may communicate with us via electronic mail (email); however, you may only email us general questions and not account information questions. We may not respond to account information-related questions sent to us via email. Also, you should not send us any confidential account or other information via email. You understand that you may not perform transactions on your account via email. You cannot request a stop payment or report an unauthorized transaction via email. Given that these types of requests/ transactions require expeditious handling, you must make these requests by calling or mailing a letter to us as noted in this Disclosure. You agree that we may take a reasonable amount of time to act on any email we actually receive from you. You agree that we are not responsible for any deficiencies in the accuracy, completeness, availability, or timeliness of such information contained in any email communication or any decision you make using such information. We will only respond to emails from the email address we have on file for you. If you change your email address, you must notify us in writing.

COPY RECEIVED: You acknowledge receipt of a copy of this Disclosure and Agreement.

DISCLOSURE CONTROLS: Both you and the Credit Union will be bound by this Disclosure. If there is a conflict between this Disclosure and something said by one of our employees, you agree that this Disclosure controls.

PRIOR AGREEMENTS: All agreements applicable to your various Accounts, Share Certificates or loan relationships with the Credit Union shall be applicable to all transactions initiated by the Card, PIN, PAYS Audio Response Access Code except that if any such Account is an Account requiring two or more signatures, all signature requirements are hereby waived by you and any other parties may withdraw funds in connection with a transaction initiated by the use of the Card, PIN, PAYS Audio Response Access Code and each party agrees to be bound by the transaction.

RELATIONSHIP TO OTHER DISCLOSURES: The information in this Disclosure applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the account involved.

COLLECTION COSTS: The Credit Union may collect amounts owed to us by you under this Disclosure and you agree to pay the Credit Union our reasonable expenses, including court costs and attorney fees, for enforcing our rights under this Disclosure.

NOTICE OF BINDING ARBITRATION AGREEMENT: You and I agree to attempt to informally settle any disputes concerning my Accounts or the Services described under this Agreement and Disclosure. If that cannot be done, you and I agree that any dispute concerning my Accounts or the Services described hereunder and arising out of or relating to this Agreement and Disclosure will be resolved by BINDING ARBITRATION administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. I, thus, GIVE UP MY RIGHT TO GO TO COURT to assert or defend my rights under this Agreement and Disclosure or at law or in equity (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). FURTHER, I GIVE UP MY RIGHT TO ASSERT CLAIMS AGAINST THE CREDIT UNION ON A CLASS ACTION OR COLLECTIVE ARBITRATION BASIS. My rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. I am entitled to a FAIR HEARING, BUT the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. The place of arbitration shall be Los Angeles County, California. FOR MORE DETAILS, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879. Please note that any debt or loan obligation I may have with you is not subject to this arbitration agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS

If you requested that we issue you an ATM Card or MasterMoney Debit Card to be used to transact business at any of our proprietary ATMs or any ATM displaying the Star®, Plus®, or Cirrus® Logo and belonging to the CO-OP® Shared Network System of ATMs, then the information below applies to you. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN), which we will provide to you.

TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS: The types of currently available transactions are listed below. Transaction types and services may be limited on certain ATMs on the systems that are not owned by us (non-proprietary ATMs), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an "invalid transaction."

ACCOUNT ACCESS: The ATM services that we make available to you are:

1. Deposits to your Share Savings Account(s), and Share Checking Account(s) at our proprietary ATM(s) and designated CO-OP Network ATMs;
2. Withdrawals from your Share Savings Account(s), and Share Checking Account(s) at our proprietary ATM(s) or Star®, Cirrus®, Plus®, or CO-OP® ATMs;
3. Transfers from your Share Savings Account(s) to your Share Checking Account within the same account number at our proprietary ATM(s) (and some shared network ATMs);

4. Balance inquiries at our proprietary ATM(s) and other Shared Network ATMs; We may offer additional services in the future and, if so, you will be notified of them.

Unless otherwise noted, the above services are generally available at ATMs on the Star®, Cirrus®, Plus®, and CO-OP® Shared Network Systems. Services, however, may be restricted on certain ATMs on the systems that are not owned by us. In such case, an attempted transaction may be refused by the Shared Network ATMs.

You understand and agree that we accept funds deposited at ATMs subject to our verification and collection, and receipts issued by an ATM are binding only after verification. Funds deposited by check may be unavailable for withdrawal until collected by us. The delay will depend on our policies as permitted by law, and you will refer to our Disclosure of Funds Availability Policy for details.

By using your ATM Card or MasterMoney Debit Card in conjunction with your PIN at an ATM, you authorize us to provide account balance information or to make withdrawals and transfers into or from your accounts with me, in accordance with the instructions given to the ATM. Furthermore, you authorize us to make advances on your line of credit account.

If you authorize us to issue an ATM Card or MasterMoney Debit Card (or any other access device) to any third party, or if you permit any person to use your Card, you understand that you, thereby, authorize that person to withdraw funds from any account (including your line of credit account) which can be accessed using the ATM Card or MasterMoney Debit Card.

BALANCE INQUIRIES: Balance information available through the ATM may not be accurate because the balance information may not reflect transactions that occurred within the past 72 hours. For accurate balance information, contact the Credit Union at (310) 320-4588.

ATM FEES: We may charge an ATM Foreign Transaction Fee for any transactions at ATMs not owned by us or the CO-OP® Network. In addition, when you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS:

1. Withdrawals from most ATMs are limited to a maximum of \$300 per transaction and \$600 per day. However, from Friday at 3:00 p.m. to Monday at 3:00 p.m., you may obtain a total of \$900.00 from authorized terminals. Withdrawal limitations may vary between networks and individual machines. In addition, we reserve the right to adjust your maximum per day cash disbursement levels, from time to time, in our sole discretion.
2. Minimum withdrawal amounts and increment amounts may vary depending on the system or machine you access. For example, the minimum withdrawal and increment amount at Shared Network machines is generally \$20.00.
3. For security reasons, in the event your ATM Card or MasterMoney Debit Card, or the PIN is lost or stolen, there may be restrictions on transactions you can make on the ATM System.

YOUR ATM CARD AND/OR MASTERMONEY DEBIT CARD: Both an ATM Card and/or MasterMoney Debit Card and a Personal Identification Number (PIN) will be used each time you use an ATM. The following conditions must be observed for both the privacy and protection of your account and the system:

1. YOU MUST KEEP YOUR CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;
2. YOU MUST NOT TELL ANY UNAUTHORIZED PERSON YOUR PIN OR WRITE YOUR PIN ON YOUR CARD OR OTHERWISE MAKE IT AVAILABLE TO ANYONE ELSE;
3. YOU MUST TELL US IMMEDIATELY OF ANY LOSS OR THEFT OF YOUR CARD AND/OR PIN.
4. IF YOU AUTHORIZE US TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, YOU AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD. IF YOU GIVE YOUR CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY YOU.

SAFETY AT THE ATM: You understand that you should use caution at all times when using an ATM or POS terminal. Some precautions you can take are: avoid ATMs that are obstructed from view or unlit at night; observe the area for anything unusual or suspicious; when possible, bring a companion along, especially at night; lock your vehicle when you leave it; have your Card in your hand as you approach the machine; avoid reaching in your wallet or purse in front of the machine; avoid counting your cash at the machine; lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up machine. If you feel unsafe for any reason, you should leave the area immediately. If someone follows you after using the ATM, you should quickly go to a safe area that is well-populated and well-lit. You should report any incident to the police as soon as possible.

PERSONAL IDENTIFICATION NUMBER: You agree to memorize your PIN and will not write it on the Card(s). If you forget the number, you may contact us and we will issue a duplicate at the charge set forth in our current Schedule of fees and charges.

OWNERSHIP OF AN ATM CARD OR MASTERMONEY DEBIT CARD: The Card(s) remains your property and you agree to surrender the Card(s) to us upon demand. We may cancel, modify, or restrict the use of any Card upon proper notice or without notice if your account is overdrawn, if we are aware that you have violated any term of this Disclosure, whether or not you suffer a loss, or where necessary to maintain or restore the security of my account(s) or the ATM or POS system. We also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

MAKING ELECTRONIC FUND TRANSACTIONS: You agree to follow the instructions posted or otherwise given by us or any ATM Network or POS terminal concerning use of the machines.

ADDITIONAL DISCLOSURES APPLICABLE TO MASTERMONEY DEBIT CARD WHEN USED AS A POINT OF SALE DEVICE

TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS: By use of your Debit Card with your PIN or sometimes just your Debit Card or Debit Card number at a participating Point of Sale terminal, you authorize us to make withdrawals from your Share Checking Account for cash or to pay for goods and services. When you do so, you use your Debit Card much like a check you write on your Account. Your Debit Card is not then serving as a credit card, which means you may not defer payments of Debit Card transactions. When you use the Debit Card, you must follow the procedures established by the merchant or financial institution. You may be asked to sign a sales slip, withdrawal slip, or other document or just provide you Debit Card number. Some merchants may impose a fee for a Debit Card transaction. We are not liable if a merchant or financial institution does not accept your Debit Card or Debit Card number.

We may debit or place a hold on your Account for a transaction either on the day it is presented to us for payment, by electronic or other means, or on the day we receive notice of the transaction, whichever is earlier.

If a merchant or other financial institution requests an authorization for a transaction you want to conduct, we may place a hold on your Checking Account for the amount authorized. As a result you will not have access to the funds on hold, other than for the transaction authorized, until the transaction posts to your Checking Account or until the hold expires (up to three (3) business days from the date of the transaction). The amount of the actual purchase transaction is then deducted from your designated Share Checking Account.

You may not stop payment on a Debit Card transaction. Furthermore, in the event of a dispute with a merchant, you may have to settle directly with that merchant. If a merchant misrepresents the quality, price, or warranty of goods or services for which you paid with your Debit Card, you indemnify us for all damages and liability which result from the misrepresentation. If you breach or don't fulfill any of the terms of this Agreement, you also indemnify us for all resulting damages, costs, liabilities, and expenses (including attorneys' fees and expenses) which may result, directly or indirectly, therefrom.

ACCOUNT ACCESS: You may use your Debit Card to access your account(s) as you normally would at any authorized ATM terminal. You may use your Debit Card to withdraw cash from your Share Savings or Share Checking Account or pay for merchandise from your Share Checking Account at participating merchants, financial institutions or others who honor the Debit Card.

LIMITATIONS ON TRANSACTIONS: You may make cash withdrawals and purchases only to the extent that you have available funds in your Checking Account. Purchase transactions with a Debit Card are limited to \$1,500.00 each 24-hours.

For security reasons, there may be limits on the number of those transactions that may be authorized.

RETURNS AND ADJUSTMENTS (DEBIT CARDS): Merchants and others who honor MasterMoney Debit Cards may give credit for returns or adjustments, and they will do so by sending us a credit slip that we will post to your designated checking account.

FOREIGN TRANSACTIONS (DEBIT CARDS): Purchases, cash advances, and credits made in foreign currencies will be billed to your Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with MasterCard operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, plus a Foreign Transactions Fee of one percent (1.00%) of the transaction. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the account. When a credit to the account does not fully offset a charge to the account due to changes in the rate, you are responsible for the difference.

Purchases, cash advances, and credits in U.S. dollars made outside the United States may be charged a Multiple Currency Fee of point eight percent (0.8%) of the transaction.

NOTICE REGARDING NON-MASTERCARD PINLESS DEBIT CARD TRANSACTIONS: We allow non-MasterCard debit transaction processing. This means you may use your MasterCard Debit Card on a PIN-Debit Network* (a non-MasterCard network) without using a PIN to authenticate your transactions.

The non-MasterCard debit networks for which such transactions are allowed are CO-OP, Star, and CIRRUS systems. Examples of the types of actions you may be required to make to initiate a transaction on a Pin-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with us instead of through the use of a PIN. Please be advised that the terms and conditions of your agreement with us relating to MasterCard debit transactions do not apply to non-MasterCard debit transactions. For example, the additional limits on liability (sometimes referred to as MasterCard's zero-liability program) and the streamlined error resolution procedures offered on MasterCard Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network. If you have any questions about non-Visa debit transactions, please call us at (310) 320-4588.

*MasterCard rules generally define PIN-Debit Network as a non-MasterCard debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED DEPOSIT OR NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS

If you have arranged to have pre-authorized electronic deposits of net paycheck (if available from your employer), pension checks, or other recurring payments, (for example, Social Security payments), the following provisions apply to you in addition to those previously stated.

ACCOUNT ACCESS: Pre-authorized deposits may be made to your Share Savings and Share Checking Account(s).

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS: If you have arranged with a third party (for example, the Social Security Administration) to make pre-authorized deposits to your Account at least once every sixty (60) days, the third party making pre-authorized deposits may have agreed to notify you every time the party sends us money to deposit to your Account. If you have not made such an arrangement you may telephone us at (310) 320-4588 (Monday thru Thursday 8:30 a.m. to 5:00 p.m., Friday 10:00 a.m. to 6:00 p.m.) and we will advise you whether or not the pre-authorized deposit has been made.

DOCUMENTATION OF PRE-AUTHORIZED DEPOSITS: Generally, you will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic fund transaction service you have with us is preauthorized deposits, then we reserve the right to send you a quarterly statement only.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED PAYMENT SERVICES

If you have requested a pre-authorized payment from your Share Savings Account or your Share Checking Account to a third party, such as payment of insurance premiums, mortgage payments, etc., the following provisions apply to you in addition to those previously stated.

ACCOUNT ACCESS: Preauthorized payments may be made from my Share Checking Account or Share Savings Account.

RIGHT TO RECEIVE DOCUMENTATION OF PRE-AUTHORIZED PAYMENT:

Initial Authorization. You can get copies of the preauthorized payment documentation from the third party being paid at the time you give them the initial authorization.

Notice of Varying Amounts. If your preauthorized payment may vary in amount, the party who will receive the payment is required to tell you ten (10) days before such payment when it will be made and how much it will be. You may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Periodic Statement. You will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENT: If you want to stop any pre-authorized payment, here's how:

Call us at (310) 320-4588

or write us at Parishioners Federal Credit Union
2355 Crenshaw Blvd., Suite 100, Torrance, CA 90501.

in time for us to receive your stop request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. An oral request ceases to be binding after fourteen (14) days if you have not provided us with your required written confirmation of your request. If you stop payment on a pre-authorized payment from your account and that payment is a recurring debit, the stop only applies to a specific payment on a specific date for a specific amount. You are not revoking authorization for the company to receive payments from your account. The stop payment order remains in effect until the earlier of the following occurs: a lapse of six (6) months from the date of the stop payment order, payment has been stopped, or you withdraw the stop payment order. We will charge you a Stop Payment Fee as established in our Schedule of Service Charges.

RIGHT TO REVOKE AUTHORIZATION OF A PRE-AUTHORIZED PAYMENT:

If you revoke the authorization for a company to make pre-authorized payments from your account, you must sign an affidavit with us stating that you have notified the receiving company that you have revoked authorization for the payment, to be made in a manner specified by the original authorization you signed. This must be done within fifteen (15) days after the payment has been made from your account. You are authorizing the Credit Union to revoke or cancel the entire pre-authorized third party arrangement to that third party payee. We will charge you a Revoked Authorization Fee as established in our Schedule of Service Charges.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT: If you order us to stop your pre-authorized payments three (3) business days or more before the transaction is scheduled and we do not do so, we will be liable for your losses or damages, to the extent provided by law.

NON-SUFFICIENT FUNDS (NSF) CHARGE: If your account does not have sufficient funds to pay your pre-authorized payment(s), the request(s) for payment will be returned to the third party. Additionally, your account will be charged a Non-Sufficient Funds Fee as established in our Schedule of Fees and Charges.

LIABILITY FOR UNAUTHORIZED ELECTRONIC PAYMENTS: You may be liable for unauthorized transfers made from your account by a third party. If you believe such transfer has occurred, you must follow the procedures outlined in this Disclosure for resolving errors. Please also refer to the section entitled "Additional Disclosures Applicable to ATM Electronic Funds Transactions, Point of Sale Transactions, PAYS Audio Response Electronic Telephone Banking Transactions, Home Banking Transactions, Bill Pay Transactions, and Electronic Check Transactions."

ADDITIONAL DISCLOSURES APPLICABLE TO PAYS AUDIO RESPONSE

If you requested and have been approved for use of the Parishioners Federal Credit Union PAYS Audio Response the following provisions apply to you in addition to those previously stated.

PAYS Audio Response Electronic Telephone Banking is a telephone banking service which will allow you to perform monetary transactions and account balance inquiries without assistance from our staff. You will actually "talk" directly with our computer. Before you can use PAYS Audio Response Telephone Banking, you must request the service and then we will provide you with a PIN for access to The PAYS Audio Response System.

These services are available for your convenience 24 hours a day, seven days a week, with minor interruptions for end-of-day processing or the other malfunction beyond our control.

CONFIDENTIALITY OF PIN: You agree to hold your PIN in strict confidence, and you will notify the Credit Union immediately if the PIN is lost or stolen. If you disclose your PIN to anyone, you understand that you have given them access to your Accounts via PAYS Audio Response and that you are responsible for any such transaction. You further understand that your PIN is not transferable.

If the wrong PIN is entered three (3) times consecutively, PAYS Audio Response will hang-up as a security measure.

TRANSACTIONS AVAILABLE: You may use PAYS Audio Response by dialing (800) 599-7433 to:

- Transfer funds from Share Checking to Share Savings and/or Money Market Account.
- Transfer funds from Share Savings to Share Checking and/or Money Market Account.
- Make payments from Share Checking or Share Savings to loan Accounts with us.
- Transfer funds from Money Market to Share Savings and/or Share Checking Accounts.
- Get information about:
 - the Account balance of Share Checking or Share Savings and/or Money Market Accounts.
 - the last quarter of transactions from Share Checking or Share Savings and/or Money Market account(s).
- Request stop payments.
- Additional transactions may be available. Call the Credit Union for information.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS:

1. Account withdrawals by check through our PAYS Audio Response System are limited to the extent of collected funds available in my account and/or funds available from my line of credit account.
2. In the event my PAYS Audio Response System PIN is lost or stolen, there may be restrictions on transactions I can make on the PAYS Audio Response System.

ADDITIONAL DISCLOSURES APPLICABLE TO HOME BANKING AND BILL PAY SERVICES:

This Agreement governs the use of the Credit Union's Home Banking Service ("Service"). By using the Service to conduct transactions, you agree to the terms of this Agreement.

DEFINITIONS: As used in this Agreement, "account" and "accounts" mean the Credit Union account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Credit Union. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," "us," and "Credit Union" refer to the Credit Union.

DEPOSIT AND CREDIT AGREEMENTS: The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

REQUIRED EQUIPMENT: In order to use the Home Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with one of the following web browsers installed:

WINDOWS (VISTA, XP, AND 7): Internet Explorer (Version 7.0+), Mozilla Firefox (2.0+), Opera (Version 9.0+), Safari (Version 3.0+), Chrome (Version 4.0+)

MAC: Safari (Version 3.0+), Internet Explorer (Version 7.0+), Mozilla Firefox (All), Opera (Version 10.10+), Chrome (Version 4.0+)

LINUX/UNIX: Mozilla Firefox (All), Konqueror (Version 3.0+), Opera (Version 5.0+)

The following browsers are not compatible with Home Banking (Version 3.5.1): AOL, WebTV, OmniWeb, Netscape Navigator, Lynx. Beta browsers are also not supported by Home Banking.

You must also have a member number and Home Banking PIN. The PIN is the confidential personal identification number you use to access your account(s) through Home Banking.

You are responsible for the installation, maintenance, and operation of your Computer, browser, and the software. The Credit Union is not responsible for any errors or failures from any malfunction of your Computer, the browser, or the software. The Credit Union is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

THE SERVICE: To use Home Banking, you must have at least one personal account and a Home Banking PIN. Through Home Banking, you will have access to any of your Credit Union share accounts or loan accounts. The Credit Union reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

DESCRIPTION OF HOME BANKING: The Service allows you to perform some or all of the following functions from your Computer:

1. Transfer funds between your accounts;
2. Obtain account balances;
3. Obtain history and transaction information on your accounts; and
4. Obtain loan account balance information.

These features are limited to the extent, and are subject to the terms and conditions, noted below.

Your ability to transfer funds between certain accounts is limited by federal law and our Truth-in-Savings Disclosure. You should refer to our Truth-in-Savings Disclosure for legal restrictions and service charges applicable for excessive withdrawals or transfers.

Transfers made using the Home Banking Service are counted against the permissible number of transfers described in our Truth-in-Savings Disclosure.

There may be at least a one (1) business day delay in transferring funds between your accounts.

Except as provided in this Agreement, all Home Banking transaction instructions will be completed on the same business day. However, if you request a check to be drawn on a Credit Union account and mailed to you after 3:00 p.m., Pacific Time, the check will be mailed to you the next business day.

Transactional information for your accounts will be available from Home Banking for a maximum of three statement cycles from the date of inquiry.

BALANCE INQUIRIES: Balance information available through Home Banking may not be accurate because the balance information may not reflect transactions that occurred within the past 72 hours. For accurate balance information, contact the Credit Union at (310) 320-4588.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS:

1. Withdrawals from your savings account(s), money market account(s), or checking account(s) or loan advances on your personal line of credit, whether by check or transfer to other accounts, are not limited in terms of minimum or maximum dollar amounts per transaction except as listed below.
2. All withdrawals and transfers from a savings account, money market account, or checking account are limited to the extent of clear funds available in the account.
3. All loan advances are limited to the amount available from my personal line of credit.
4. Bill Payments and interbank transfers are limited in terms of the maximum dollar amount to \$9,999.99 per payment or transfer.

PERSONAL IDENTIFICATION NUMBER AND SECURITY: Your Home Banking personal identification number (PIN) is required to access Home Banking functions. You agree not to give or make available your PIN to any unauthorized individual. If you believe your PIN has been lost or stolen, someone has attempted to use

the Home Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify the Credit Union immediately (see Contact Information below).

The Credit Union does not maintain a record of your PIN. If you lose or forget your PIN, contact the Credit Union immediately so that you may select a new confidential PIN.

YOU AGREE THAT THE USE OF YOUR PIN CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.

You are responsible for the safekeeping of your Home Banking PIN and for all transactions made by use of the Home Banking Service. You will notify us immediately by phone and send written confirmation if your Home Banking PIN is disclosed to anyone other than the joint owner or other authorized user of your account. If you disclose your Home Banking PIN to anyone (including, without limitation, an account aggregate service provider), however, you understand and agree that you have given them access to your account via Home Banking and you are responsible for any such transaction. You understand and agree that you must change your Home Banking PIN immediately to prevent transactions on your account if anyone not authorized by you has access to your Home Banking PIN. You further understand and agree that your Home Banking PIN is not transferable and you will not disclose it or permit any unauthorized use thereof.

If you voluntarily subscribe to a third party account aggregation service where your selected Credit Union deposit and loan account(s) as well as your accounts at other financial/investment institutions may be accessed on a website, you may be requested to give your Home Banking PIN to the aggregate service provider. You understand that by doing so, you are providing the aggregate service provider access to your account(s) at the Credit Union.

We recommend that you change your PIN regularly and that your PIN contain at least four (4) digits including numbers and letters and that you do not use PINs that could be easily guessed, such as your birthdate or other information that may be publicly available. We are entitled to act on instructions received under your PIN. For security purposes, it is recommended that you memorize your PIN and do not write it down. You are responsible for keeping your PIN and account information confidential.

The Credit Union will never contact you and ask you to provide your PIN. If you are contacted by anyone claiming to be a representative of the Credit Union who asks you to provide any PIN, you should not provide your PIN and you should contact us at (310) 320-4588 immediately to report the incident.

The Credit Union recommends that you purchase and utilize anti-malware software as a defense against keyloggers and certain forms of attacks by unauthorized third parties seeking access to or control over your account. Anti-malware is a term that is commonly used to describe various software products that may also be referred to as anti-virus or anti-spyware. Anti-malware software is used to attempt to prevent, detect, block, and remove adware, spyware, and other forms of malware such as keyloggers.

The Credit Union recommends that commercial (business) Home Banking users should perform an internal internet banking risk assessment and controls evaluation periodically.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us AT ONCE if you believe your account information and/or PIN have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit and open-end credit).

If you believe your account information and/or PIN has been lost or stolen and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your account information and/or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your account information and/or PIN, and we can prove that we could have stopped someone from using your account and/or PIN without your permission had you told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, 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.

ERRORS AND QUESTIONS: Telephone us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer

listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

1. Your name and account number;
2. A description of the error or the transfer you are unsure about and an explanation of why you believe it is an error or why you need more information;
3. The dollar amount of the suspected error; and
4. The date of occurrence.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days of the receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days).

If we need more time, however, we may take up to 45 days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation.

You may ask for copies of the documents that we used in our investigation.

DATA RECORDING: When you access Home Banking to conduct transactions, the information you enter may be recorded. By using Home Banking, you consent to such recording.

NO SIGNATURE REQUIRED: When using Home Banking to conduct transactions, you agree that the Credit Union may debit your account to complete the transactions, or honor debits you have not signed.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES: We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

CHARGES: You will not be charged for the "view accounts," or "transfer funds" features of the Home Banking Service. NOTE: Your accounts and loan accounts are still subject to the fees, charges, balance requirements, etc., articulated in our Truth-in-Savings Disclosure and any applicable loan agreement.

ALTERATIONS AND AMENDMENTS: The terms of this Agreement, applicable fees, and service charges may be changed, modified, added to, deleted from, altered, or amended by the Credit Union from time to time. In such event, the Credit Union shall send notice to you either at your address as it appears on the Credit Union's records or by online notice through Home Banking.

Any use of the Home Banking Service the Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, the Credit Union may, from time to time, revise or update the Home Banking program, services, and/or related material(s) rendering such prior versions obsolete. Consequently, the Credit Union reserves the right to terminate this Agreement as to all such prior versions of the Home Banking programs, services, and/or related material(s) and limit access to the more recent versions and updates.

ADDRESS CHANGES: You agree to promptly notify the Credit Union, in writing, of any address change.

TERMINATION OR DISCONTINUATION: The use of the Home Banking Service does not require enrollment on your behalf; therefore, termination of Home Banking by you is done by not accessing or using the Service. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

The Credit Union may terminate the Home Banking Service to any individual at any time with cause, but without advance notice. The Credit Union may terminate the Home Banking Service in its entirety at any time with or without cause or advance notice.

PAYEE LIMITATION: The Credit Union reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. The Credit Union is obligated to notify you promptly if it decides to refuse to complete your payment

instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

LIMITATION OF LIABILITY: YOU UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

DISPUTES: In the event of a dispute regarding Home Banking, you and the Credit Union agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Credit Union, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Credit Union relating to the subject matter of this Agreement. If there is a conflict between what one of the Credit Union's employees says and the terms of this Agreement, the terms of this Agreement have final control.

ASSIGNMENT: You may not assign this Agreement to any other party. The Credit Union may assign this Agreement to any present or future, directly or indirectly, affiliated company. The Credit Union may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NOWAIVER: The Credit Union shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Credit Union. No delay or omission on the part of the Credit Union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

CAPTIONS: The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW: This Agreement shall be governed by the laws of the State of California without regard to its conflict of laws provisions, and by applicable Federal laws and regulations.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If you have authorized a one-time transfer of funds from your account via ACH where you have provided a paper check or check information to a merchant or other payee to capture the routing, Account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction") the following applies to you:

TYPES OF AVAILABLE TRANSACTIONS: You may authorize a merchant or other payee to make a one-time Electronic Check Transaction from your checking account using information from your check to (1) pay for purchases or (2) pay bills. You may also authorize a merchant or other payee to debit your checking account for returned check fees or returned debit entry fees. We may make transfers via ACH where you have provided a paper check to enable the merchant or other payee to capture the routing, Account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; or whether the check is retained by the consumer, the merchant or other payee, or the payee's financial institution; or you have provided the merchant or payee with the routing, account, and serial numbers by telephone to make a payment or a purchase.

ACCOUNT ACCESS: Electronic Check Transactions may be made from your Checking Account only.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSACTIONS: You may make Electronic Check Transactions only to the extent that you have available clear funds in your Checking Accounts or available funds in your designated overdraft sources.

REMOTELY-CREATED CHECKS: If the Electronic Check Transaction involves a remotely-created check, we reserve the right to accept or reject the item for deposit

into any of your accounts. If you deposit a remotely-created check into any of your accounts, you represent and warrant to us that you have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check, which you have deposited into your account, is returned by the drawee-payor bank for any reason, you agree that we may debit your account for the amount of the item, plus any applicable fees. If the debit causes your account to be overdrawn, you agree to pay the overdrawn amount on our demand. For purposes of this Disclosure, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, POINT OF SALE TRANSACTIONS, PAYS AUDIO RESPONSE ELECTRONIC TELEPHONE BANKING TRANSACTIONS, HOME BANKING TRANSACTIONS, BILL PAY TRANSACTIONS, AND ELECTRONIC CHECK TRANSACTIONS

RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS.

1. **Transaction Receipt.** You will receive a receipt at the time you make any transfer to or from your account using one of the ATMs or when you make a purchase using a POS terminal. You should retain this receipt to compare with your statement from us.
2. **Periodic Statement.** You will receive a monthly statement (unless there are no transfers in a particular month), for the account(s) which you have accessed using an Electronic Check Transaction, the ATMs, POS terminals, PAYS Audio Response Electronic Telephone Banking System, Home Banking, or the Bill Pay Service, which will show the calendar date that you initiated the transfer, the type of transfer and the type of account(s) accessed by the transfer, and the amount of transfers occurring in that statement period. You will get a statement at least quarterly.
3. **Home Banking or Bill Pay Transaction.** You may print a record of any individual transaction conducted through the Service at any time after the transaction is completed. You may also subsequently contact us to request a paper receipt for any such transaction provided it is no more than three (3) months old. A fee may be charged for such paper copy, subject to your Schedule of Fees and Charges.

YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS AND ADVISABILITY OF PROMPT REPORTING: You must tell us AT ONCE if you believe your checks, ATM Card, MasterMoney Debit Card, or your PAYS Audio Response, ATM Card, or MasterMoney Debit Card PIN, or Home Banking Password (collectively "check(s), Card(s) and/or PIN(s)") 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. A written notification to us should follow your telephone call. You could lose all the money in your account (plus your maximum overdraft line of credit). However, if you believe your check(s), Card(s) and/or PIN(s) has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your check(s) (in an Electronic Check Transaction), your Card(s), and/or PIN(s) without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your check(s), Card(s), and/or PIN(s) and we can prove you could have stopped someone from using your check(s), in an Electronic Check Transaction, and/or your Card(s) and/or PIN(s) without your permission if you had told us, you could lose as much as \$500.00.

If you are using a MasterCard consumer card, including a credit or debit card, for transactions that take place on the MasterCard network system, you understand that MasterCard Operating Rules and Regulations provide for \$0 liability for losses from unauthorized (fraudulent) activity. This does not apply to MasterCard commercial cards, ATM transactions using a PIN, or non-MasterCard PIN-Debit Network transactions. Further, if your use of your Debt Card is not deemed a "MasterCard Transaction" by MasterCard International (such as use of your Debt

Card to obtain a cash advance at an ATM), or where you have not exercised reasonable care in safeguarding your Debt Card or PIN, or when you have reported two (2) or more incidents or unauthorized use within the preceding twelve (12) months, or where your account is not in good standing, you may be liable for such unauthorized use. In any case, you will not be liable for unauthorized use after you notify us, orally or in writing, of the loss, theft, or possible unauthorized use, and your liability will not exceed \$50.

Also, if your statement shows transfers that you did not make, including those made by Card, PIN, or other means, you must tell us at once. If you do NOT tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If you can document a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF AN UNAUTHORIZED TRANSACTION: If you believe your Card(s), PIN(s), or check(s) has been lost or stolen or that someone will or may use it to transfer money from your account(s) without your permission, you must telephone us at: (310) 320-4588 or write you at:

PARISHIONER'S FEDERAL CREDIT UNION
2355 CRENSHAW BLVD., SUITE 100
TORRANCE, CA 90501

ATTENTION: Electronic Funds Transfer Department

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.

REGULATION "D" RESTRICTIONS ON ELECTRONIC FUNDS TRANSFERS: Any combination of pre-authorized, automatic, or telephone withdrawals or transfers from savings accounts and money market accounts are limited to no more than six (6) transfers in each statement period.

If such limit is exceeded, we have the right to prevent further such withdrawals or transfers or to close the account and mail you a check for the account balance or to transfer the funds into a regular share account.

However, you may make an unlimited number of withdrawals from or transfers among your own savings accounts or money market accounts by mail, messenger, or in person at the Credit Union or at an ATM. You may also make an unlimited number of withdrawals from your Share Savings Accounts through the Credit Union's PAYS Audio Response Electronic Telephone Banking System, Home Banking System, or by telephone if you request that we send you a check. Transfers or withdrawals in excess of the above limitations will not be honored.

VERIFICATION: All transactions affected by use of the ATMs, POS terminals, Electronic Check Transaction, PAYS Audio Response Electronic Telephone Banking System, Home Banking, or other electronic transaction contemplated hereunder which would otherwise require your "wet" signature, or other authorization, shall be valid and effective as if "wet" signed by you when accomplished by use of an Electronic Check Transaction, Card(s), and/or PIN(s) or as otherwise authorized under this Disclosure. Deposits at an ATM are subject to verification by us and may only be credited or withdrawn in accordance with our "Delayed Funds Availability Policy." Transactions accomplished after the close of normal business each day shall be deemed to have occurred on our next business day. We are not responsible for delays in a deposit due to improper identification on the deposit envelope or improper keying of your transaction. Information accompanying a deposit should include your name, our name, your member number, and where you want your deposit to go. If you make a deposit to your checking account with us, the checking account deposit slip should be included.

NOTICE: IF YOU DO NOT AGREE TO THE TERMS OF THIS DISCLOSURE AND AGREEMENT, DESTROY YOUR ATM CARD OR MASTERMONEY DEBIT CARD IMMEDIATELY BY CUTTING IT IN HALF, AND RETURN IT TO PARISHIONERS FEDERAL CREDIT UNION, 2355 CRENSHAW BLVD., SUITE 100, TORRANCE, CA 90501.