

IMPORTANT NOTICE

Effective October 17, 2014, the Dupaco Community Credit Union Electronic Fund Transfers Agreement and Disclosure is amended as follows:

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 transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your card and/or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your permission, 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).

You are not liable for an unauthorized MasterCard debit card transaction if you can demonstrate that you have exercised reasonable care in protecting your card or access code from loss or theft and, upon discovering the loss or theft, you promptly report the loss or theft to us. **For Colorado, Minnesota and Massachusetts members only:** Failure to do the preceding will mean that your liability for an unauthorized MasterCard debit transaction will be no more than \$50.00.

Minnesota Residents: The Credit Union will be liable for unauthorized withdrawals, unless the unauthorized withdrawal was due to the loss or theft of your card or access code, in which case you will be liable for the withdrawal up to \$50.00, provided you notify us of the loss or theft of your card or access code within 60 days of receipt of the first statement showing the unauthorized withdrawal.

For residents of States other than Minnesota, Colorado and Massachusetts: For all other EFT transactions involving access devices, your liability for unauthorized transactions is determined as follows. **If you tell us within**

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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 that 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.

Colorado and Massachusetts Residents: The paragraph above does not apply to unauthorized use of a VISA or MasterCard debit card, an ATM card or other access device.

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:

(563) 557-7600 / 800-373-7600

or write to:

Dupaco Community Credit Union

3999 Pennsylvania Avenue

Dubuque IA 52004-0179

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 Electronic Fund Transfers Agreement and Disclosure previously provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change.

Thank you.