

**Bank-Fund Staff Federal Credit Union® (BFSFCU®)**  
**Digital Banking Service Agreement and Disclosure**  
Effective: March 2022

**Please read this document carefully and save a copy for your reference. It contains important information. You should print, download or otherwise retain a copy for your records.**

This Bank-Fund Staff Federal Credit Union Digital Banking Services Agreement and Disclosure (the “Digital Banking Agreement”) contains terms and conditions governing our Digital Banking Service (herein, “Digital Banking”). You understand that by using any one of the services or features available through Digital Banking, you agree to the terms and conditions applicable to that service or feature as set forth in this and other agreements that may be provided. This Digital Banking Agreement is in addition to and does not replace the BFSFCU Share Account Agreement as amended.

You agree to accept this Digital Banking Agreement and any updates or amendments thereof through Digital Banking in an electronic format. You may download and print this Agreement from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time. Please keep a copy of this Digital Banking Agreement for your records. If you are unable to print a copy or need assistance, please contact Member Relations at 202-212-6400 or 1-800-923-7328, via Secure Message in Digital Banking, or write to us at:

Attention: Member Relations  
Bank-Fund Staff Federal Credit Union  
1725 I St, NW, Suite 150  
Washington, DC 20006-2406 USA

**Definitions and Requirements** – The following apply to this Digital Banking Services Agreement:

The words “we”, “our”, “us”, “Credit Union”, and “BFSFCU®” mean Bank-Fund Staff Federal Credit Union.

“You”, “your” and “user” shall mean each person who enrolls with BFSFCU for Digital Banking, authorized users and all account owners if the accounts are joint accounts, jointly and severally, each person who uses Digital Banking, and anyone to whom you have given permission to use your User ID and password, or other access codes.

“Digital Banking” refers to the Internet based Digital Banking service that provides access to your BFSFCU account(s) and other services.

“Account” and “accounts” mean those BFSFCU savings, checking and loan accounts from which you may make deposits, withdrawals, transfers and payments through Digital Banking. You must have an existing account with us to enable Digital Banking. An account also means any of your account(s) to which we may allow access via the service under this Digital Banking Service Agreement.

“User ID” is a member selected alpha-numeric code required in order to use Digital Banking. At initial enrollment, your User ID will be your member number; thereafter, you will be prompted to change your User ID.

“Password” is a member selected code used to authenticate access to your accounts.

“Device” includes any number of text-enabled systems, i.e., personal computer, cell phone, PDA, capable of accessing Digital Banking and receiving Internet based e-mail messages.

“ISP” is the Internet Service Provider providing access to the Internet from your device.

“Digital Services” means the transactions, inquiries, and all other account features and functions available to you through Digital Banking.

“Regulation E Transactions” means transactions governed by the Federal Electronic Fund Transfer Act and Federal Reserve Board Regulation E, made by a natural person whose accounts were established for personal, family or household purposes.

“Alerts Service”, subject to additional Terms and Conditions to which you must agree, shall mean that feature of Digital Banking which enables you to select and receive electronic notification regarding specific activity you select affecting your account(s) with BFSFCU, such as balance information, transaction information, messages, and other notices from the Credit Union. The Alert Service is for informational purposes only. Alerts are intended to be a representation of your Account at the time it is sent to you. Alerts do not constitute a Credit Union record or receipt for the Account to which it pertains. By activating the Alerts Service, you acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.

"Electronic Statement Alert" shall mean that feature of Digital Banking which enables you to receive by e-mail notification that your periodic statement is available for viewing through Digital Banking. You will be prompted to elect Electronic Statements (herein eStatements) once enrolled in Digital Banking. By accepting Electronic Statements, you agree to access your periodic Statement(s) of Account through Digital Banking. Your Electronic Statement will contain the same content as the paper version, which includes account balances, transaction activity, electronic fund transfer information, rate summaries, year-to-date interest and dividends, and error resolution contact information. By accepting Electronic Statements, you elect and authorize us, at our discretion, to electronically provide notices that we are required to provide to you under applicable Federal and State statutes and their implementing regulations, as amended from time to time, including but not limited to the Truth in Lending Act, Truth in Savings Act, Fair Credit Reporting Act, Electronic Fund Transfer Act, USA PATRIOT Act, Gramm-Leach-Bliley Act, Telephone Consumer Protection Act, Home Mortgage Disclosure Act, Fair Housing Act, Equal Credit Opportunity Act, Consumer Leasing Act and Federal Credit Union Act as well as changes to our Share Account Agreement and the Credit Union's bylaws, policies and procedures.

You acknowledge and agree that your receipt of any Alert may be delayed or prevented by factors affecting your Internet Service Provider(s), e-Mail provider(s), cellular phone service provider(s) and other factors outside BFSFCU's control. BFSFCU guarantees neither the delivery nor the accuracy of the contents of each e-Alert. You agree not to hold BFSFCU, its directors, employees and agents liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (i) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (ii) inaccurate or incomplete content in an Alert; or (iii) your reliance on or use of the information provided in an Alert for any purpose, to the extent permitted by applicable law.

"Access Point", subject to additional Terms and Conditions to which you must agree, shall mean that feature which provides you with access to your credit card information; such as your credit card eStatement and transaction history; allows you to initiate credit card account inquiries; make payments to your credit card account(s) from your BFSFCU deposit account(s); initiate payments from your BFSFCU credit card account to third parties via check; receive email alerts about your account, and manage your contact information.

"Billpayer", subject to additional terms and conditions to which you must agree, is the online service that provides for the scheduling and payment of bills from your checking account through Digital Banking. Only a checking account is eligible for Billpayer privileges. We may make additional accounts available for Billpayer from time to time, as allowed by law.

"eWires", subject to additional Terms and Conditions to which you must agree, shall mean that feature which provides you a method to request domestic and international funds transfers, via Digital Banking, of available funds from your designated account at BFSFCU for payment to a designated account at another financial institution (herein called "eWire"), via Fedwire® or a similar transfer system.

"External Transfers", subject to additional terms and conditions to which you must agree, shall mean that feature of Digital Banking which enables you to transfer funds from your BFSFCU account to another account held in your name or a third party at another financial institution.

"Online Account Opening" shall mean that feature of Digital Banking which enables you to establish most savings, checking, and/or certificate account types in your name and access to the Audio Response System (ARS).

"Secure Message" shall mean that feature of Digital Banking that allows you to communicate securely and directly with the Credit Union. To maintain the confidentiality of your account information, all questions and comments pertaining specifically to your account should be submitted via this secure feature.

"Text Banking", subject to additional terms and conditions to which you must agree, shall mean that feature of Digital Banking which enables mobile access to your account information (e.g., for checking balances and last transactions) over the Short Message Service (SMS).

"Zelle®", subject to additional Terms and Conditions to which you must agree, shall mean that feature which is only available in the U.S. and is available to almost anyone with a bank account in the United States. Zelle® allows you to: 1) send a payment; 2) receive a payment; 3) Split or Request a payment. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled in Zelle®. Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

**YOUR E-SIGN ACT CONSENT** – This Bank-Fund Staff Federal Credit Union E-SIGN Disclosure and Consent (the "Disclosure") applies to BFSFCU products and services, and all disclosures, notices, receipts, statements, service agreements and terms and conditions related to our products and services that you electronically access. Your consent also permits the general use of electronic documents and electronic signatures in connection with transacting business with us electronically. This consent will remain effective until expressly withdrawn by you.

We are required by law to provide certain information to you "in writing," which means you have a right to receive that information on paper. However, with your consent based on your agreement to these terms and conditions, until expressly and in writing withdrawn, we may provide this information to you electronically instead.

The following terms will be used throughout this E-SIGN Consent:

- When we refer to "we," "us," "our," "ours", "Bank-Fund Staff Federal Credit Union" and "BFSFCU," we mean Bank-Fund Staff Federal Credit Union.

- When we refer to "you" and "your," we mean you, the individual(s) or entity(ies) identified on the accounts held with us or the services or products provided by us.
- When we refer to "Communications," we mean agreements, disclosures, notices, and any other information regarding your accounts, the services and products we offer, and any accounts, services, and products that may be available to you in the future. Please refer to the next paragraph for additional clarification and examples of Communications.

**What Communications We Will Provide Electronically Instead of on Paper.** You expressly consent that we may provide to you, electronically, now and in the future, agreements, information, notices, and disclosures about the BFSFCU Digital Banking Agreement and regarding products and services within BFSFCU Digital Banking. For example, we may send product-related and service-related disclosures, agreements (including, e.g., the BFSFCU Digital Banking Agreement), notices (including, e.g., a change-in-terms notice), transaction histories and changes to terms of any agreement we have with you, electronically. You also consent to our sending regulatory and other general notices and disclosures (e.g., our privacy policy) to you electronically.

However, your consent does not mean that we must provide Communications to you electronically. We reserve the right, at our option and in our sole discretion, to provide you with any Communications on paper if we choose. We also may require you to provide certain Communications to us on paper. When we allow you to deliver a specific Communication to us electronically, we will provide you with instructions on how to do so.

Further, if your account(s) are not already setup for the eStatements service and you want to receive certain account-related documents (for example, periodic account and/or billing statements and account change-in-terms notices) electronically instead of by paper, you would also need to enroll in the eStatements service.

**How We Will Provide Communications Electronically.** We may provide Communications to you electronically by display on the BFSFCU website (including during online enrollment or through a secure internal message) or to an email address you provided to us. We may also provide you with notice via email or other electronic means that a Communication has been posted to the BFSFCU website for your review.

**Retain Copies for Your Records.** We recommend that you print, download or otherwise save and retain a copy of all Communications we provide to you electronically, including this ESIGN Consent.

**Minimum System Requirements.** In order to access and retain Communications electronically, you must have the following hardware and software (collectively the "System Requirements"):

- A personal computer or other electronic device and equipment that is capable of (a) accessing the Internet to review and retain the BFSFCU Digital Banking Agreement, (b) sending and receiving email; and (c) printing copies of information from our website (if you want paper copies) or storing data (if you want to retain electronic copies).
- A supported operating system and Internet web browser that are capable of supporting, at a minimum, JavaScript and 128-bit SSL encrypted communications.
- An email address.
- Software that permits you to receive, access and retain Portable Document Format or "PDF" files, such as Adobe® Reader® (available for download at <https://www.adobe.com>).

Please note that software that is not current (e.g., outdated Internet browser or outdated anti-virus program) may present higher security risks and may increase the risk of potential loss to you.

**Changes to the System Requirements.** If our System Requirements change, and that change creates a material risk that you would not be able to access or retain your Communications, we will give you notice of the revised System Requirements. Continuing to use BFSFCU Digital Banking after receiving notice of the change is reaffirmation of your consent.

**Updating Your Email Address.** You must notify us promptly of any change to your email address. We will rely on the email address you have provided until we receive your notification of change. You may update your information in Digital Banking, or, you may call us at 202-212-6400 or 1-800-923-7328, or write to us:

Attention: Member Relations  
 Bank-Fund Staff Federal Credit Union  
 1725 I St, N.W. Suite 150  
 Washington, DC 20006-2406 USA

**Paper Delivery Requests.** After you agree to receive Communications electronically, we are not obligated to provide future Communications to you by paper delivery; rather we are authorized to send to you such Communications electronically. You may withdraw your consent for receipt of Communications electronically as described below.

Even if you consent to receive Communications electronically, you can always obtain a paper copy by requesting one or by printing the electronic Communication. We may charge you a reasonable fee for delivery of paper copies already provided electronically. Please refer to account fee schedules or loan agreements for details on applicable fees.

You may request a paper copy of any Communications we provide to you electronically by sending us a Secure Message in Digital Banking, or, you may call us at 202-212-6400 or 1-800-923-7328 or write to us:

Attention: Member Relations  
Bank-Fund Staff Federal Credit Union  
1725 I St, N.W. Suite 150  
Washington, DC 20006-2406 USA

**How to Withdraw Your Consent to Electronic Disclosures.** If at any point you no longer want to receive Communications electronically, you may withdraw your consent by sending us a Secure Message in Digital Banking, or, you may call us at 202-212-6400 or 1-800-923-7328 or write to us:

Attention: Member Relations  
Bank-Fund Staff Federal Credit Union  
1725 I St, N.W. Suite 150  
Washington, DC 20006-2406 USA

We will not impose any fee\* when you withdraw your consent. However, if you do withdraw your consent, we may terminate your relationship and any accounts, products, or services which require Digital Banking.

\* Important Note: Although we will not, pursuant to this ESIGN Consent, directly impose any charges as a result of your opting to switch from electronic to paper Communications, or from paper to electronic Communications, there may be differences in account-related/account-level fees based on whether you receive your account statements electronically and/or by paper delivery. Please refer to the applicable account product disclosure(s) and account fee schedule for details.

Acceptance and Consent. By consenting to this ESIGN Consent, you agree to the following:

- I have read and understand the information above about the use of electronic Communications.
- I consent to receive Communications electronically as outlined above. Please note that we may not currently have the ability to send to you all types of Communications electronically, but your consent enables us to send future Communications to you electronically as such Communications become available to send electronically.
- I have the required software and hardware described above.
- I am able to receive, access, retain and view Communications electronically via the methods described above.
- I am also providing consent for any other person named on my account, product or service and I am authorized to do so.

**General Availability** – You may use Digital Banking almost any time, day or night, 7 days a week by signing on to Digital Banking, entering your User ID, password and any other authentication measures for the transaction or service desired. Access may be temporarily unavailable, from time to time, for scheduled routine maintenance or technical difficulties experienced by us or our agents.

**Use of and Other Electronic Communications** – You agree that we may provide this Digital Banking Agreement, amendments to this Digital Banking Agreement, and other communications regarding transactions, including periodic statements, if you request eStatements, electronically in a format that allows visual text to be displayed on your personal computer or other device. You agree to review these communications when an e-mail message is sent to you. It is your sole responsibility to provide us with your current e-mail address and to promptly notify us of any changes to your e-mail address and other personal contact information so that we may continue to provide you with this important information. If we become aware that your Alerts are returned to BFSFCU as permanently undeliverable, we will terminate the Alert Service. You may re-activate this service at any time, subject to our right to approve the re-activation. If you have not notified us of any change to your Alert e-mail address, you agree that your failure to provide us with your valid e-mail address for this purpose is a lack of ordinary care on your part. If we become aware that you are not receiving your Alert for eStatements, we may send your next statement via U. S. postal mail to the last known address of record and designate your account to receive paper Statements.

**Contact by Credit Union Staff** – By providing your mobile phone number you are authorizing Bank-Fund Staff Federal Credit Union to contact you at this number. We will observe the requirements of the Telephone Consumer Protection Act and other applicable federal and state law in contacting you by telephone or wireless communications. You authorize us as part of our service to you to use automated dialing technology to deliver information including payment information to you about your account and we may call or text the phone numbers you have provided to us.

No BFSFCU employee, nor any company affiliated with our Digital Banking Service will contact you via email, text message or telephone requesting your account number, User ID or password or any other access codes. If you are contacted by anyone requesting this information, please notify us immediately at 202 212 6400 or via Secure Message within Digital Banking.

**Your Password** – In addition to your User ID, a password is used for access to Digital Banking. You agree to change your password immediately after your initial sign-on, and to periodically change your password to prevent unauthorized access to your account. You agree to take all security measures sufficient to assure that your password is not used to facilitate any unauthorized transactions on this site. You agree that one User ID and one password applies to each Member number and all accounts linked to that Member number. You acknowledge that if there is more than one owner of your account, (if the other owner(s) is also a member) all owners on your account are authorized to process transactions and access services through Digital Banking. No one at BFSFCU has access to your Digital Banking password information.

You agree that this is a valid security procedure meeting the requirements of District of Columbia Uniform Commercial Code sections 28:4A-201.

**Transactions and Authority to Charge Account** – Access to your accounts to process transactions may be made through Digital Banking. You authorize us to complete any transactions through the use of Digital Banking, including the amount of any transfer that you make and any fees that may apply for the specific transaction. You authorize us to process transactions according to the instructions received through Digital Banking. You agree that any person granted access to Digital Banking may authorize us to make transactions on your behalf. You understand that for making transfers through Digital Banking, we rely on the User ID and Password and other identifying information you supply. In addition, you understand that transactions will be made according to those accounts and identifying numbers and a deduction from your account will be made even if such numbers do not match the beneficiary or account you intended to pay or transfer funds to. You authorize us to initiate any reversing entry or reversing file and to debit your accounts with us or elsewhere in order to correct a mistaken credit entry. You agree not to conduct transactions that would overdraw your account. If you do so, then you owe us the amount immediately, plus an applicable fee. We may also deduct, without prior notification to you, the amount you owe from any of your accounts, or, if you have been approved for SafetyLink or a Line of Credit account, the overdrawn amount will be deducted from your designated savings account or processed as a loan advance. These provisions supplement the provisions in your Share Account Agreement and to the extent of any inconsistency between these terms and those in your Share Account Agreement are controlling.

**Types of Available Services, Transfers and Limits on Transfers** – Digital Banking enables you to access your account from an Internet-enabled browser or device using your User ID and password to:

- Conduct deposit, withdrawal and balance inquiries on your checking and savings accounts;
- Make payments to certain loan accounts with us from checking or savings;
- Transfer funds between your checking, savings and loans;
- Transfer funds from one Member account to another Member account;
- Change the User ID and Password on your account;
- Make payments from checking to third parties with Billpayer;
- Send and receive payments with Zelle®;
- Make payments from your credit card account to a third party via check;
- Register for and manage Alerts;
- Sign up for Electronic Statements;
- Change your contact information;
- Contact us via Secure Message;
- View your credit card balances and activity
- Request e-Wires: Domestic and International Wire transfers;
- Transfer funds from your BFSFCU account to your account at another financial institution or to a third party using External Transfers;
- Open accounts, e.g. Savings, Money Management Savings, Checking, and most Share Certificate Accounts.

For any savings accounts (including the Money Management Savings account), you may make no more than 6 automatic or preauthorized transfers (up to your available balance) from such an account (including transfers made through Digital Banking, and automatic transfers to cover checking account overdrafts) monthly. There are no transfer limits on checking accounts. **For security reasons, there may be other limits on the number or dollar amount of the transactions you may make using this service.** Transactions conducted through Digital Banking are processed at the time you conduct them. You may not “cancel” or “stop” a transaction once completed.

You are responsible for all transactions conducted on your accounts by anyone with your User ID and password or any other access codes, including unauthorized transactions, subject to the limitations of applicable law. Legal limitations on your liability for unauthorized Regulation E transactions are summarized below. You agree to hold BFSFCU harmless for any and all transactions you authorize (either in writing or by your words or conduct) on your account. We have no obligation to monitor the use of your User ID and password or to notify you if unusual activity occurs.

**Security Measures** – We have taken steps to protect the privacy and security of your personal information and financial transactions with us. We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over information contained in electronically delivered account statements and notices. You acknowledge and understand that there are risks to electronic transactions and notification, including but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control or interception and/or alteration by third parties. By using Digital Banking and Alert services, you represent that you have considered our security measures and find them to be commercially reasonable. You can find our Privacy Notice on our website at **BFSFCU.org** which you should read before completing the enrollment process.

In order to help protect against unauthorized access, unauthorized use and fraud, you should adhere to the following guidelines:

- Do not give out your account information, User ID, password, or any other access codes by any means.
- Do not leave your device unattended while you are logged in to Digital Banking.
- Do not allow your Internet-enabled browser or device to store your User ID or password, or any other access codes.
- Never leave your account information in view of others.
- Do not send confidential account information via any public or non-secure e-mail system.
- If you believe your password has been lost, stolen, or compromised change your password immediately through Digital Banking.

- If you suspect any unauthorized or fraudulent activity, contact us immediately at 202 212 6400, 1 800 923 7328, or via Secure Message within Digital Banking.

**Liability** – With your acceptance and use of Digital Banking, you agree that we shall not be liable to you or any third party for any direct, incidental or consequential costs, expenses, or damages resulting from or arising out of this Digital Banking Agreement or resulting from any errors or failures from any malfunction of your device or virus that you may encounter related to the use of this service. We shall be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

**Termination and Amendment** – We may terminate or cancel your right to make transactions or cancel this Digital Banking Agreement with you at any time. We may give you notice of termination or cancellations, but we are not obligated to do so. Failure to use Digital Banking may result in automatic termination and you may be required to re-enroll in order to use it. Your password may not be used once the access has been terminated. You may terminate or cancel your access to Digital Banking by giving us notice either in writing or by telephone that you wish to terminate. Your notice of termination will become effective on the date we receive your notice. Any termination will not affect any liability incurred by you prior to termination. Termination of Digital Banking terminates those services you have agreed to use via Digital Banking including, Alerts, Electronic Statements, e-Wires, Billpayer, External Transfers, and others services we may make available to you from time to time. We may change the terms of this agreement by electronically transmitting or mailing a copy of the changes to your most recent account statement primary mailing address. Unless we are required to give you advance notice by law, changes are effective on the date changes are transmitted or mailed unless a later time is stated in the notice. Use of your User ID and password after the effective date will acknowledge your acceptance of change.

**Confidentiality** - We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transactions;
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) in order to comply with government agencies or court orders;
- (4) as required by applicable state and federal law, including the Right to Financial Privacy Act and the Fair Credit Reporting Act;
- (5) as explained in the BFSFCU Privacy Notice that we provide to you from time to time; and
- (6) When you authorize us to do so.

## **ELECTRONIC FUND TRANSFERS**

**Contact in event of unauthorized transfer** - If you believe your User ID and/or password or other access codes has been lost, stolen, or compromised, call or write us at the telephone number or address listed below. You should also call the number or write to the address listed below if you believe a transaction has been made using the information from your check or draft without your permission. Call 202-212-6400 or 1-800-923-7328 24 hours a day, or write to us:

Attention: Member Relations  
 Bank-Fund Staff Federal Credit Union  
 1725 I St, N.W., Suite 150  
 Washington, DC 20006-2406 USA

**Documentation and Verification of Transactions** – Confirmation that the transaction has been accepted will be given; however, you will not receive a transaction receipt. You should record the information about any transaction in the register you keep for the account as this will help in resolving any problems that may occur. If you have a connected printer, you should be able to print a copy of the confirmation provided. Information concerning transactions conducted through Digital Banking will be shown on your periodic statements for the appropriate accounts. A statement will be generated monthly, unless there are no transactions in a particular month. In any case, a statement will be generated at least quarterly.

**Circumstances Under Which Transactions Cannot Be Made** – From time to time, transactions cannot be processed for one or more of the reasons listed below:

- Through no fault of ours, you do not have enough money available in your account to transact.
- The transaction would exceed your available credit limit on Line of Credit loan product.
- Circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions we have taken.
- The funds in your account are subject to legal process or other encumbrance restricting such transactions.
- You have not properly followed instructions for operation of the service.
- The transaction would exceed one of the established limits contained in this Digital Banking Agreement.
- Your computer or Internet-enabled browser or device, phone lines or Digital Banking was not working properly or was temporarily unavailable, and this problem was apparent or should have been apparent to you when you attempted the transaction.
- We have received incomplete or inaccurate information from you or a third party involving the account or transaction.
- We have a reasonable basis for believing that unauthorized use of your User ID or password has occurred or may be occurring.
- We or you have terminated this Digital Banking Agreement or closed the membership.

We will not be liable for failing to make a transaction to or from your account in time or in the correct amount under any of these or similar circumstances.

**Consumer liability** – *Generally*. Tell us AT ONCE if you believe your BFSFCU Visa Debit Card (card), your Audio Response System, or Visa® Debit Card PINs, Digital Banking access codes, or any other access code has been lost, stolen or compromised, or if you believe that an electronic fund transfer has been made without your permission using information from your check, or if your account statement shows transfers that you did not authorize. **Telephoning is the best way of keeping your possible losses down.** You could lose all the money in your account plus your maximum available Line of Credit limit. If you tell us within 2 business days after you learn of the loss, theft or compromise of your card, PIN, and/or access codes, you can lose no more than \$50 if someone used your card, PIN and/or access codes without your permission.

If you do NOT tell us within 2 business days after you learn of the loss, theft, or compromise of your card, PIN and/or access codes, and we can prove we could have stopped someone from using your card, PIN and/or access codes without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, including those made by card, PIN, access code, or other means, tell us at once. If you do not tell us within 60 days after the FIRST statement was mailed or made available 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. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

If you furnish your BFSFCU Debit Card, your ARS or Visa Debit Card PINs, Digital Banking access codes, or any other access codes, and you authorize another person (such as a family member or co-worker) who exceeds the authority given, you are fully liable for the transfers unless you have provided us with prior notification that transfers by that person, whether for a specified purpose or any purpose, are no longer authorized.

Account holders must regularly review their periodic statements for any errors and if you are an Digital Banking user, whenever you access Digital Banking and review your transaction history, or when you review Alerts regarding your accounts, you should review your transactions for accuracy. (See *Electronic Fund Transfers Disclosure located on [BFSFCU.org](http://BFSFCU.org) in its entirety for more information*).

**Additional Limit on Liability for BFSFCU Visa Debit Card** - Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen BFSFCU Visa Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by Visa.

**Contact in Event of Unauthorized Transfer** - CALL US AT 202-212-6400 OR 1-800-923-7328, SEND US A SECURE MESSAGE VIA DIGITAL BANKING, OR WRITE TO US AT:

Attention: Member Relations  
Bank-Fund Staff Federal Credit Union  
1725 I St, NW, Suite 150  
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- if you believe your card, PIN, or access codes have been lost, stolen or compromised, and/or
- if you believe a transaction has been made using the information from your checking account without your permission.

## **ERROR RESOLUTION NOTICE**

**In Case of Errors or Questions About Your Electronic Transfers** – Call us at 202-212-6400 or 1-800-923-7328, write to us at

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1725 I St, NW, Suite 150  
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or send us a Secure Message in Digital Banking, as soon as you can, if you think your statement, or receipt is wrong, or confirmation is incorrect, or if you need more information about a transaction listed on the statement, receipt, or confirmation. You should also call the number or write to us if you believe a transfer has been made using the information from your check without your permission. We must hear from you no later than 60 days after we have sent or made available to you the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the 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 10 business days.

We will tell you the results of our investigation within 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 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 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 10 business days, we may choose not to re-credit your account.

For errors involving transactions at POS terminals, foreign initiated transactions, or on accounts opened within the past 30 days, the periods referred to above are 20 business days instead of 10 business days, and 90 calendar days instead of 45 calendar days.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. If we find that there was no error or the error was for a different amount we may reverse the provisional credit or debit your account(s) for additional funds. You may ask for copies of the documents we used in our investigation.

## **DIGITAL BANKING APP**

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Attention: Member Relations

Bank-Fund Staff Federal Credit Union

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