In Case of Errors or Questions About Your Electronic Funds Transfers
Call us at 800.462.8328, or write to us at SchoolsFirst FCU, P.O. Box 11547, Santa Ana, CA 92711-1547, 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 your statement or transaction receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.
In order to help you with your questions, we will need the following information:
• Name, Account number, and transaction date in question;
• The error or the transfer you are unsure about, and why you believe there is an error or why you need more information; and
• The dollar amount of the suspect transaction.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred 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 credit your Account within 10 business days for the amount you think is in error, so that you will have 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 do not receive it within 10 business days, we may not credit your Account.
For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. An Account is considered a new Account for 30 days after the first deposit is made.
We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we may reverse the credit, if applicable, and we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.
If, as part of our investigation, we order a copy of a sales draft from a merchant, you may be charged a $1.25 fee for obtaining the copy. (See “Fees” elsewhere in this Agreement.)

Verification of Transactions
All transactions effected by your Card which would otherwise require your signature, or other authorized signature shall be valid and effective as if signed by you when accomplished by the card.

Waivers and Severability
The Credit Union may waive or decline to enforce any of our rights under this Agreement without affecting any of our other rights.
In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be affected and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

Overdrafts
You promise to the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account and you may be charged an overdraft fee (see the current Statement of Fees for insufficient balance fees).

Pledges of Shares
You grant us a consensual security interest in your Accounts and have pledged shares deposited in your Accounts (except IRA or Deferred Compensation) to satisfy debts that are due to us. We reserve the right to exercise this pledge of shares for liabilities owed to us against any Account held by you individually or jointly with any other person(s) to the fullest extent permitted by law.

Cross-Collateralization
To satisfy debts that are due us either now or hereafter arising, you further grant us a consensual security interest in any and all collateral pledged by you under any agreement with us. You understand that this cross-collateralization provision gives us a security interest in any collateral pledged by you as long as there remains an outstanding debt owed to us under any preexisting or future agreement.

Enforcement
You agree to be liable to the Credit Union for any loss, cost or expense that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such loss, cost or expenses from your Account without prior notice to you. In the event the Credit Union brings a legal action to enforce the Agreement or collect any amount due under this Agreement, the Credit Union shall be entitled, subject to applicable law, to payment of its reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Governing Laws
This Agreement is governed by the bylaws of the Credit Union, federal regulations, the laws (including applicable principles of contract law) and regulations of the state of California, and local clearinghouse rules, as amended from time to time. To the extent permitted by law, you agree that any legal action arising from this Agreement shall be brought in the county in which the Credit Union’s headquarters office is located.
NOTICE: IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND DISCLOSE YOUR CARD TO US IMMEDIATELY BY CUTTING IT IN HALF AND RETURNING IT TO THE CREDIT UNION.

Important Safety Tips When Using an ATM/POS Terminal
• Be aware of your surroundings and look for well-lit ATMs.
• Have your transactions ready. Sign checks and total your deposit before approaching an ATM.
• Stand close to the terminal so that someone near you cannot see your PIN.
• Immediately put your cash in your wallet or purse. Count it while in the safety of your car or home.
• Do not keep your card in-hand before leaving your car.
• When possible, have another person with you when you use an ATM.
• Do not use the ATM if you notice anything suspicious in the area.
• If, while transacting business at an ATM, you notice anything suspicious, cancel the transaction and put your ATM card away immediately.
• Never give your card number, PIN or Social Security number to anyone over email, text message, or phone unless you initiated the transaction.
• Do not write your PIN on your card or keep your PIN in the same location as your card.
• Do not use a PIN that could be easily identified, such as your birth date, 1111 or 9999.
• Report all crimes to the AT&T owner or operator, SchoolsFirst FCU and local law enforcement officials.

Debit Mastercard® Agreement and Disclosure

This Debit Mastercard Agreement and Disclosure (“Agreement”) is presented for your information. Please read it carefully as it pertains to your SchoolsFirst Federal Credit Union account(s) and your Debit Mastercard card and is accurate as of the date shown above. We may change the terms or amend this Agreement from time to time without notice or as otherwise provided by law. For the purposes of this Agreement, the words “you” and “your” refers to Members and account owners; “Card” means the Debit Mastercard issued to you; “Account” means the account designated on the application for your debit card; “Credit Union,” “us,” and “we” means SchoolsFirst Federal Credit Union (FCU); “access code” means an access code or personal identification number (PIN) and “transaction” means use of the account number on the Card, the Card, or access code if required to access your Account.

By requesting, signing or using (or authorizing another person to sign or use) any Card or access code, you and the other person(s) agree to use the Card and access code in accordance with the following terms and conditions.

Member Contact Center
800.462.8328
Monday – Friday 7 a.m. to 7 p.m.
Saturday 9 a.m. to 3 p.m.

TellerPhone
800.540.4546

Emergency Card Support
800.462.8328
Available 365 days a year from 5 a.m. to 12 a.m.

Mailing Address
P.O. Box 11547,
Santa Ana, CA, 92711-1547

Branch Hours and ATM Locations
Visit schoolsfirstfcu.org

Federally Insured by NCUA

July 2017

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How to Reach Us
You may contact us by visiting any of our branch offices or telephoning us at 800.462.8328 or via our website at schoolsfirstfcu.org to find a branch near you. Our Member Contact Center representatives are available Monday through Friday, 7 a.m. to 7 p.m., PST; and Saturdays, 9 a.m. to 9 p.m., PST, excluding federal holidays. Calling us is the best way to report any problems or make advances and purchases only to the extent that you have available funds in your checking account or overdraft protection loan.

ATM/POS Transactions
You may use your Card at Automated Teller Machines (ATMs) to withdraw cash, make transfers, check balances, make credit card payments, and balance inquiries. You may also use your Card at Point-of-Sale (POS) terminals to pay for goods and get cash back at participatingmerchant locations. Some of these services may not be available at all terminals.

Merchant Debit Transactions
You may use your Card for purchases at all merchant locations that accept Mastercard for payment. When you do so, you use your Card as a debit card. It is not a credit card, which means you may not defer payment of your Merchant Debit Mastercard transactions. When you use your Card as a debit card, you can be charged for a purchase from your Checking Account and you must follow the procedures established by the merchant and financial institution for using your Card.

Confidentiality of Access Codes
For your protection, your Card is issued with an expiration date. If you lose your Card or your access code, we will issue you a new Card at no charge.

Confidentiality of Access Codes
You hold your access code in strict confidence and you will notify us immediately if you believe that your access code has been lost or stolen. As a precaution, you should: 1) Memorize your access code; 2) Never write down your access code; 3) Never let anyone else use your Card. 4) Never tell anyone your access code; and 5) Never let anyone watch you use your Card and/or access code.

Authorized Users
Any additional signer on the account who receives a separate Card (as requested by you) or who is permitted to use your Card and/or access code will have access to your Checking Account, including but not limited to the ability to withdraw or transfer money from your Account, make purchases, and request advances under any credit line tied to your account. You must also provide account balance information, to accept deposits and payments, to make withdrawals and transfers into and from your Accounts with the Credit Union in accordance with the terms of this Agreement. By using your Card, card number, or access code at a merchant that accepts the Debit Mastercard as payment, you authorize the Credit Union to debit your checking account for the transaction amount, including but not limited to, any charges imposed by the merchant or Financial Network.

"Unauthorized use" means the use of your Card and/or access code by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

Liability for Unauthorized Use (Regulation E)
If you believe that your Card and/or access code has been lost or stolen, or if someone transfers or makes a purchase using your Card or access code, without your knowledge or permission, you agree to notify us immediately. You may call us at 800.462.8328, or write us at SchoolsFirst FCU, PO. Box 11547, Santa Ana, CA 92711-1547, ATTN: Security and Fraud Management.

If you do not report the loss or theft to us within 24 hours after you become aware of it, you may lose some or all of the money in your Account. However, if you have notified us in accordance with our procedures and the loss or theft resulted from your own negligence or willful default, you may lose all the money in your Account.

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If you do not report the loss or theft to us within 24 hours after you become aware of it, you may lose some or all of the money in your Account. However, if you have notified us in accordance with our procedures and the loss or theft resulted from your own negligence or willful default, you may lose all the money in your Account.

Unlawful Activity
You agree that you will not use your Debit Mastercard to make or facilitate any illegal transactions, including but not limited to internet gambling transactions, as determined by applicable law.

Transaction Authorization
By using your Card in conjunction with your access code at an Automated Teller Machine (ATM) or Point-of-Sale (POS) terminal, you are authorizing the Credit Union to debit your Checking Account, or provide Account balance information, to accept deposits and payments, to make withdrawals and transfers into and from your Accounts with the Credit Union in accordance with the terms of this Agreement. By using your Card, card number, or access code at a merchant that accepts the Debit Mastercard as payment, you authorize the Credit Union to debit your checking account for the transaction amount, including but not limited to, any charges imposed by the merchant or Financial Network.

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Unlawful Activity
You agree that you will not use your Debit Mastercard to make or facilitate any illegal transactions, including but not limited to internet gambling transactions, as determined by applicable law.
You may contact us by visiting any of your branch offices or telephoning us at the following number: 800-462-8328. Our office hours are Monday through Thursday, 9 a.m. to 5 p.m.; Friday, 9 a.m. to 6 p.m.; and Saturday, 9 a.m. to 2 p.m. (excluding federal holidays). You may make cash advances and purchases only to the extent that you have available funds in your checking account or overdraft protection loan.

ATM/POS Transactions
You may use your Card at Automated Teller Machines (ATMs) to withdraw funds, make cash advances and purchases and withdraw cash in an emergency. You may also use your Card at Point-of-Sale (POS) terminals to pay for purchases and get a receipt.

Merchant Debit Transactions
You may use your Card for purchases at all merchant locations that accept Mastercard for payment. If you do so, you use your Card as a check. If the merchant accepts the Debit Mastercard, you authorize the Credit Union to debit your checking account for the transaction amount, including but not limited to, any charges imposed by the merchant or Finance Center. You may use your Card to make cash advances and purchases only to the extent that you have available funds in your checking account or overdraft protection loan.

“Unauthorized use” means the use of your Card and/or access code by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

If you authorize someone to use your Card or access code, you are responsible for all transactions which that person initiates at any time, even if the amount of the transaction or the number of transactions exceed what you authorized.

Liability for Unauthorized Use (Regulation E)
If you believe your Card and/or access code has been lost, stolen, or, discovered by an unauthorized person, or you believe that an electronic withdrawal has been made without your authorization, and you tell us within two business days of your discovery, you can lose no more than $50 if someone used your Card and/or access code without authorization. If you do not tell us within two business days after you learn of the loss or theft of your Card and/or access code, and we can prove we could have stopped someone using your Card and/or access code without your permission if you had told us, you could lose as much as $500.

Also, if your written statement, eStatement, or written or electronic Account history that is provided or made available to you shows electronic withdrawals that you did not make, tell us at once. If you do not tell us within 60 days after the statement, eStatement, or Account history is made available to you, you may not get back any money you lost if we can prove that, despite the information on your statement, eStatement, or Account history, we could have stopped someone from taking the money you had told us in time.

Mastercard Zero-Liability for Unauthorized Use
You may be liable for unauthorized use of your Card with a merchant debit transaction and PIN-based POS/ATM transactions, will not exceed $0 if the following conditions have been met:
You report the loss or theft of your Card within 24 hours of discovering it lost or stolen.
• You can demonstrate that you have executed reasonable care in safeguarding your Card from risk of loss or theft.
• You do not know or have reason to believe that your Card has been lost or stolen.
• These conditions have not been met, the terms included in the section above, Liability for Unauthorized Use (Regulation E) may apply.

Daily Transaction Limits
For security reasons, there are daily limits on the dollar amounts you withdraw at ATMs, purchases you make at POS terminals, and Debit Mastercard transactions.

Deposits
An unlimited number of deposits may be made each day at SchoolsFirst FCU ATMs or at participating CO-OP Network ATM locations. All deposits are subject to verification. No transaction will be rejected if any amount is effective until the transaction has been verified and accepted. SchoolsFirst FCU reserves the right to make adjustments to your Account, including but not limited to, any fees allowable under applicable law, if we are unable to verify the deposit.

Fees
SchoolsFirst FCU does not charge fees for ATM/POS Transactions at SchoolsFirst FCU ATMs or participating CO-OP Network or Point-of-Sale (POS) terminal locations. The following fees apply to withdrawals processed at ATMs other than SchoolsFirst FCU ATMs:
• A fee of $1 is charged for each withdrawal if you have a SchoolsFirst FCU Free Checking Account, or if you have a SchoolFirst FCU Checking Account. Waived for school employee Members.
• No fee is charged for the first six withdrawals in any given statement cycle. A $0.25 fee will be charged for each withdrawal after the sixth withdrawal in any given statement cycle. Waived for school employee Members.

Cross-border and Foreign Currency Transaction Fees and Exchange Rates
When you use your school’s card at a merchant that settles in a currency other than the U.S. dollar, you will receive an exchange rate applicable to the date the transaction occurred. The exchange rate Mastercard uses for a particular transaction is one that is available to you at the time you make your purchase, or one that is mandated by applicable law. You will be charged the foreign currency exchange rate applicable to the date the transaction occurred.

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How to Reach Us
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ATM/POS Transactions
You may use your Card at Automated Teller Machines (ATMs) to withdraw cash, make deposits, and make balance inquiries. You may also use your Card at Point-of-Sale (POS) terminals to pay for purchases and get credit or debit receipts from participating merchant locations. Some of these services may not be available at all terminals.

Merchants Debt Transactions
You may use your Card for purchases at all merchant locations that accept Mastercard for payment. When you do so, you use your Card as a debit card, which means you may defer payment of your Merchant Mastercard transactions. When you use your Card as a debit card, you are given a receipt or an authorization code from your Checking Account and you must follow the procedures established by the merchant and financial institution for using your Card as a debit card. Your Card may be blocked, held for withdrawal slip or other document, or just provide your Card number.

The Credit Union is not liable for the refusal or inability of any electronic terminal, merchant or financial institution to honor the Card or to make a withdrawal from your Account or for their retention of the Card.

The transaction amount including any charges imposed by the merchant or financial institution is debited from your Checking Account you designated for use with your Card. We may debit or place a hold on your Account for a transaction either on the day it is presented or on any future day when we receive notice of the 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, we may place a hold on funds in your Account for up to five days for the authorized transaction amount. As a result, you will not have access to the funds on hold other than for the transaction authorized. If a hold is placed, you may cancel it.

You may not stop payment on a debit transaction made with your Card. Furthermore, because your Card is a debit card and not a credit card, credit card protections do not apply. Therefore, if you have a problem with the quality of property or services that you have purchased with your Card, you must attempt to settle it directly with the merchant. If your attempt is unsuccessful, you may contact us to determine whether charge-back rights apply.

Unlawful Use
You and we agree that you will not use your Debit Mastercard to make or facilitate any illegal transactions, including but not limited to internet gambling transactions, as determined by applicable law. In addition, you will not use your Card to fund any activity or for any purpose that would constitute an electronic transaction or any type of service that you determine or direct is against any other illegal activity. You will not further agree to indemnify and hold the Credit Union harmless from and against any loss, cost, claim, or expense resulting from any such transaction or illegal activity.

Unauthorized Use
If you believe your Card and/or access code has been lost or stolen, or that someone transferred or may transfer money from your Account without your permission, you agree to notify us immediately. You may call us at 800.462.8328, or write us at SchoolFirst FCU, PO. Box 11547, Santa Ana, CA 92711-1547, ATTN: Security and Fraud Services.

"Unauthorized use" means the use of your Card and/or access code by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

If you authorize someone to use your Card or access code, you are responsible for all transactions which that person initiates at any time, even if the amount of the transaction or the number of transactions exceed what you authorized.

Liability for Unauthorized Use (Regulation E)
If you believe your Card and/or access code has been lost or stolen, or discovered by an unauthorized person, or you believe that an electronic withdrawal has been made without your authorization, and you tell us within two business days of your discovery, you can lose no more than $50 if someone used your Card and/or access code without authorization. If you do not tell us within two business days after you learn of the loss or theft of your Card and/or access code, and we can prove we could have stopped someone from using your Card and/or access code, you can lose up to $500. If your written statement, eStatement, or written or electronic Account history is not provided or made available to you shows electronic withdrawals that you did not make, tell us at once. If you do not tell us within 60 days after the statement, eStatement, or Account history is made available to you, you may not recover any unauthorized use.

Mastercard Zero-Liability for Unauthorized Use
You may make a purchase with your Card when you report the loss or theft of your Card within 24 hours of discovering it lost or stolen.

• You demonstrate that you have executed reasonable care in safeguarding your Card from risk of loss or theft;

• You report the loss or theft of your Card within 24 hours of discovering it lost or stolen;

• You agree to provide within 20 days written or electronic notice to the Credit Union of any unauthorized use of your Card or access code.

If these conditions have not been met, the terms included in the section above, Liability for Unauthorized Use (Regulation E) may apply.

Daily Transaction Limits
For security reasons, there are daily limits on the dollar amounts you withdraw, purchase at POS terminals, and Debit Mastercard transactions.

Deposits
An unlimited number of deposits may be made each day at SchoolFirst FCU ATMs or at participating CO-OP Network ATM locations. All deposits are subject to verification. No transaction will be made if you do not have enough funds in your Checking Account to cover the transaction amount. Any deposit will be effective until the transaction has been verified and accepted. SchoolFirst FCU may make adjustments to your Account for any adjustments to your Account upon verification of your ATM deposit. Funds you deposit at an ATM may not be available to you on the same business day. See the Disclosure & Agreement of Terms and Conditions brochure.

Cross-border and Foreign Currency Transaction Fees and Exchange Rates
When you use your Debit Mastercard to make a purchase, ATM withdrawal outside of the United States, a Cross-Border Fee of up to 1.5% of the transaction amount will be assessed. When you use your Card at a merchant that settles in a currency other than the currency in which you hold your Account, an additional Currency Conversion Fee of 0.20% will be assessed for performing the conversion service. Either a government- mandated cross-border exchange rate or a market-based exchange rate, both of which are determined at the time of the transaction, will be used to convert the foreign currency you use when the transaction occurs. The exchange rate Mastercard uses for a particular transaction is the rate used at the time of the transaction, or, if the transaction is taking place more than 24 hours after the day the transaction is processed, which may differ from the rate used by the merchant or financial institution. The rate Mastercard uses is the rate used at the time the date is posted to your Account. All fees are assessed by Mastercard International Incorporated and SchoolsFirst FCU and will be charged to the cardholder.

Documentation
You will receive a receipt each time you use your Debit Mastercard at other ATMs or POS terminals for transactions of $5 or less. You can get a receipt at the time you make a transfer or withdraw money from your Account using one of our ATMs. You may request a written monthly Account statement unless there are no transfers in a particular month. In any case, you will receive an Account statement at least quarterly.

Liability for Failure to Make Transfers
If we do not complete a transfer to or from your Account on time, or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable:

• If, through no fault of ours, you do not have enough money in your Account to make the transfer;

• If the transfer would cause the balance to exceed the credit limit on your Account or your overdraft protection loan;

• If the Automated Teller Machine (ATM) where you made the transfer does not have enough cash;

• If the terminal or system was not working properly and you could not complete your transaction;

• If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Fees
SchoolFirst FCU does not charge fees for ATM/POS Transactions, and there are no fees for use of our SchoolsFirst FCU CO-OP Network ATM or Point-of-Sale (POS) terminal locations. The following fees apply to withdrawals processed at ATMs other than our SchoolsFirst FCU CO-OP Network ATM:

• A fee of $1 is charged for each withdrawal if you have a SchoolFirst FCU Free Checking Account, or if you have no SchoolFirst FCU Checking Account. Waived for school- employee Members.

• No fee is charged for the first six withdrawals in any given statement period if you have a SchoolsFirst FCU Checking Account, or in excess of six. Waived for school-employee Members.

• When you use a non-SchoolsFirst FCU or non-CO-OP Network ATM, you may be charged by the ATM operator or any network used, and they may charge you a fee for a balance inquiry even if you do not withdraw cash.

Copy of merchant sales draft: $10

Confidentiality
We will disclose information to third parties about your Accounts or the transfers you make when we have your permission or as permitted by law. We will disclose information to third parties about your Accounts or the transfers you make in the following circumstances:

1) Never write down your access code;
2) Never let anyone else use your Card; and
3) Never give anyone else your access code or your Card.

You agree to hold your access code in strict confidence and you will not disclose your access code to any person who demands or requests it. You agree to safeguard your access code from risk of loss or theft. As a precaution, you should:
1) Memorize your access code;
2) Never write down your access code;
3) Never let anyone else use your Card; and
4) Never give anyone else your access code or your Card.

Ownership of Debit Mastercard
The Debit Mastercard is the property of the Credit Union and you agree to surrender it to the Credit Union promptly upon demand. You may request a new Card at any time without prior notice or liability.

Renewal of Debit Mastercard
The expiration date on your Card may be extended for an expiration date. If your Account is active and in good standing, upon expiration of your Card, we will issue you a new Card.

Confidentiality of Access Codes
You have the right to access your account in strict confidence and you will notify us immediately if you have reason to believe that there has been unauthorized access to your account. We may require you to change your access code.

Authorized Users
Any additional signer on the account who receives a separate Card (as requested by you) or who is permitted to use your Account and/or access code will have the same rights and limitations as you and will be responsible for your account.

Transaction Authorization
By using your Card in conjunction with your access code at an Automated Teller Machine (ATM) or Point-of-Sale (POS) terminal, you agree that the Credit Union will provide Account balance information, to accept deposits and payments, to make withdrawals and transfers into and from your Accounts with the Credit Union in accordance with commands entered into the ATM or POS terminal. By using your Card, card number, or access code at a merchant that accepts the Debit Mastercard as payment, you authorize the Credit Union to debit your checking account for the transaction amount, including but not limited to, any charges imposed by the merchant or Financial Institution, but only to the extent that you have available funds in your checking account or overdraft protection loan.
How to Reach Us
You may contact us by visiting any of our branch offices or 800.462.8328, or by mail at: SchoolsFirst FCU, P.O. Box 11547, Santa Ana, CA 92717-1547.

Federal Holidays.
Calling us is the best way to report any problems. Center representatives are available Monday through Friday, 9 a.m. to 5 p.m., PST, and Saturdays from 9 a.m. to 2 p.m., PST, excluding federal holidays. If you contact us by mail, please include the name and number of the branch and District Service Center hours and days vary per location; visit schoolfirstfcu to find a branch near you. Our Member Contact Center representatives are available Monday through Friday, 7 a.m. to 7 p.m., PST, and Saturdays, 9 a.m. to 3 p.m., PST, excluding federal holidays. You may also call your Card at Point-of-Sale (POS) terminals to pay for purchases and get help with everyday merchant locations. Some of these services may not be available at all terminals.

Merchant Debt Transactions
You may use your Card for purchases at all merchant locations that accept Mastercard for payment. When you do so, you use your Card as a debit card and not a credit card. Your Card is not a credit card; you may not defer payment of your Merchant Mastercard transactions. When you use your Card as a debit card, you authorize the credit union to immediately debit your account for the transaction amount. In other words, when you use your Card as a debit card, you are telling us the funds on your account are immediately available for the transaction amount. As a result, you will not have access to the funds on hand other than for the transaction amount for up to five days after the transaction posted to your account.

You may not stop payment on a debit transaction made with your Card. Furthermore, because your Card is a debit card and not a credit card, credit card credit card protection does not apply. Therefore, if you have a problem with the quality of property or services that you have purchased with your Card, you must attempt to settle it directly with the merchant. If your attempt is unsuccessful, you may contact us to determine whether charge-back rights apply.

Unlawful Use
You and we agree that you will not use your Debit Mastercard to make or facilitate any illegal transactions, including but not limited to internet gambling transactions, as determined by applicable law. We reserve the right to refuse any transaction that we determine is not permissible.

Unauthorized Use
If you believe your Card and/or access code has been lost or stolen, or that someone transferred or may transfer money from your Account without your permission, you agree to notify us immediately. You may call us at 800.462.8328, or write us at SchoolsFirst FCU, PO. Box 11547, Santa Ana, CA 92717-1547. ATTN: Security and Fraud Department.

“Unauthorized use” means the use of your Card and/or access code by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.

If you authorize someone to use your Card or access code, you are responsible for all transactions that this person initiates at any time, even if the amount of the transaction or the number of transactions exceed what you authorized.

Liability for Unauthorized Use (Regulation E)
If your transaction or transactions were made, or discovered by an unauthorized person, or you believe that an electronic withdrawal has been made without your authorization, and you tell us within two business days of your discovery, you can lose no more than $50 if someone used your Card and/or access code without authorization. If you do not tell us within two business days after you learn of the loss or theft of your Card or access code, and we can prove we could have stopped someone from using your Card, you can lose up to $500.

Also, if your written statement, eStatement, or written or electronic Account history that is provided or made available to you shows electronic withdrawals that you did not make, tell us at once. If you do not tell us within 60 days after the statement, eStatement, or Account history is made available to you, you may not recover any money lost or debited from your account.

If these conditions have not been met, the terms included in the section above, Liability for Unauthorized Use (Regulation E) may apply.

Daily Transaction Limits
For security reasons, there are daily limits on the dollar amounts you may withdraw using your Card at POS terminals, Debit Mastercard transactions.

Deposits
An unlimited number of deposits may be made each day at SchoolsFirst FCU ATMs at or participating CO-OP Network ATM locations. All deposits are subject to verification. No transaction fees will be charged on any deposits made at an ATM. You may receive a receipt for your deposit. The credit union may make additional adjustments to your Account upon verification of your ATM deposit.

Funds you deposit at an ATM may not be available to you on the same business day. Please review the disclosure & agreement for terms & conditions.

Cross-border and Foreign Currency Transaction Fees and Exchange Rates
When you use your Debit Mastercard to make a purchase or ATM withdrawal outside of the United States, a Cross-Border Fee of up to 1.8% of the transaction amount will be assessed. When you use your Card at a merchant that settles in a currency other than U.S. dollars, an additional Currency Conversion Fee of 0.20% will be assessed for performing the conversion service. Either a government-mandated exchange rate or a wholesale exchange rate determined by Mastercard will be used for the currency conversion services.

The exchange rate Mastercard uses for a particular transaction is determined by the day the transaction occurs. The day of the transaction is the day it is processed, which may differ from the calendar day applicable to the date the transaction occurred. For more information, please visit the date posted to your Account. AT fees are assessed by Mastercard International Incorporated and SchoolsFirst FCU and will be charged to the cardholder.

Documentation
You must retain evidence of your transactions. This includes but is not limited to: a receipt every time you use your Debit Mastercard at other ATMs or POS terminals for transactions of $5 or less. You can get a receipt at the time you make a transfer or receive a refund from one of our ATMs. You must keep a monthly Account statement, unless there are no transfers in a particular month. In any case, you will receive an Account statement at least quarterly.

Liability for Failure to Make Transfers
We may charge you a fee if:
• Through fault of ours, you do not have enough money in your Account to make the transfer;
• The transfer would cause the balance to exceed the credit limit on your overdraft protection line;
• The Automated Teller Machine (ATM) where you are making the transfer does not have enough cash;
• The terminal or system was not working properly and you knew or should have known about the problem; or
• Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Fees
SchoolsFirst FCU does not charge fees for ATM/POS transactions at SchoolsFirst FCU, SchoolsFirst FCU Free Checking, Co-OP Network ATM or Point-of-Sale (POS) terminal locations. The following fees apply to withdrawals processed at ATMs other than SchoolsFirst FCU

• A fee of $1 is charged for each withdrawal if you have a SchoolsFirst FCU Free Checking Account, or if you have no SchoolsFirst FCU Free Checking Account. Waived for school employee Members.

• No fee is charged for the first six withdrawals in any given statement period, if you have a SchoolsFirst FCU Free Checking, Co-OP Network ATM, you may be charged a fee by the ATM operator or any network used, and they may charge you a balance inquiry even if you do not withdraw cash.

• Copy of merchant sales draft: $10.
We will tell you the results within three business days after the first deposit is made.

If, as part of our investigation, we order a copy of a sales draft from a merchant, you may be charged a $10 fee for obtaining the copy. (See “Fees” elsewhere in this Agreement.)

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 20 business days for the amount you think is in error, so that you will have 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 20 business days, we may not credit your Account.

By requesting, signing or using (or authorizing any other person to sign or use) any Card or access code, you and the other person(s) agree to use the Card and access code in accordance with the terms and conditions.

Verification of Transactions
All transactions effected by your Card would otherwise require your signature, or other authorized signature, shall be valid and effective as if signed by you when accomplished by the card.

Waivers and Severability
The Credit Union may waive or decline to enforce any of our rights under this Agreement without affecting any of our other rights.

In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be invalidated and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

Overdrafts
You promise to the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account and you may be charged an overdraft fee (see the current Statement of Fees for insufficient balance fees).

Pledges of Shares
You grant us a consensual security interest in your Accounts and have pledged your deposits in your Accounts (except IRA or Deferred Compensation) to satisfy debts that are due us. We reserve the right to exercise this pledge of shares for liabilities owed to us against any Account held by you individually or jointly with any other person(s) to the fullest extent permitted by law.

Cross-Collateralization
To satisfy debts that are due us either now or hereafter arising, you further grant us a consensual security interest in any and all collateral pledged by you under any agreement with us. You understand that this cross-collateralization provision gives us a security interest in any collateral pledged by you as long as there remains an outstanding debt owed to us under any preexisting or future agreements.

Enforcement
You agree to be liable to the Credit Union for any loss, cost or expense that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such loss, costs or expenses from your Account without prior notice to you. If you or another person consents to an applicable law to payment of your attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Governing Laws
This Agreement is governed by the bylaws of the Credit Union, federal regulations, the laws (including applicable principles of contract law) and regulations of the state of California, and local clearing/house rules, as amended from time to time. To the extent permitted by applicable local law, you agree that any legal action involving this Agreement shall be brought in the county in which the Credit Union’s headquarters office is located.

Notice: If you do not agree to the terms of this Agreement and/or decline to continue using your Card immediately by cutting it in half and returning it to the Credit Union.

Important Safety Tips When Using an ATM/POS Terminal
• Be aware of your surroundings and look for well-lit ATMs.
• Have your transactions ready. Sign checks and total your deposit before approaching an ATM.
• Stand close to the terminal so that someone near you cannot see your PIN.
• Immediately put your cash in your wallet or purse. Count it while in the safety of your car or home.
• Have your card in-hand before leaving your car.
• When possible, have another person with you when you use an ATM.
• Do not use the ATM if you notice anything suspicious in the area.
• If, while transacting business at an ATM, you notice anything suspicious, cancel the transaction and put your ATM card away immediately.
• Never give your card number, PIN or Social Security number to anyone over email, text message, or phone unless you initiated the request.
• Do not write your PIN on your card or keep your PIN in the same location as your card.
• Do not use a PIN that could be easily identified, such as your birth date, 1111 or 9999.
• Report all crimes to the ATM owner or operator, SchoolsFirst FCU and local law enforcement officials.

Debit Mastercard® Agreement and Disclosure
This Debit Mastercard Agreement and Disclosure (“Agreement”) is presented for your information. Please read it carefully as it pertains to your SchoolsFirst Federal Credit Union account(s) and your Debit Mastercard card and is accurate as of the date shown above. We may change the terms or amend this Agreement from time to time without notice or as otherwise provided by law. For the purposes of this Agreement, the words “you” and “your” refers to Members and account owners; “Card” means the Debit Mastercard issued to you; “Account” means the account designated on the application for your debit card; “Credit Union,” “us,” and “we” means SchoolsFirst Federal Credit Union (FCU); “access code” means an access code or personal identification number (PIN) and “transaction” means use of the account number on the Card, the Card, or access code if required to access your Account.

By requesting, signing or using (or authorizing another person to sign or use) any Card or access code, you and the other person(s) agree to use the Card and access code in accordance with the following terms and conditions.

Member Contact Center
800.462.8328
Monday – Friday 7 a.m. to 7 p.m.
Saturday 9 a.m. to 3 p.m.

TellerPhone
800.540.4546

Emergency Card Support
800.462.8328
Available 365 days a year from 5 a.m. to 12 a.m.

Mailing Address
P.O. Box 11547,
Santa Ana, CA, 92711-1547

Branch Hours and ATM Locations
Visit schoolsfirstfcu.org
If your Account is subject to an uncollected funds hold, legal proceedings or to protect the security of your Account, we reserve the right to exercise this pledge of shares for liabilities owed to us against any Account held by you individually or jointly with any other person(s) to the fullest extent permitted by law.

Cross-Collateralization

To satisfy debts that are due us either now or hereafter arising, you further grant us a consensual security interest in any and all collateral pledged by you under any agreement with us. You understand that this cross-collateralization provision gives us a security interest in any collateral pledged by you as long as there remains an outstanding debt owed to us under any preexisting or future agreement.

Enforcement

You agree to be liable to the Credit Union for any loss, cost or expense that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such loss, costs or expenses from your Account without prior notice to you. In the event the Credit Union brings a legal action to enforce the Agreement or collect any amount due under this Agreement, the Credit Union shall be entitled, subject to applicable law, to payment of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Governing Laws

This Agreement is governed by the bylaws of the Credit Union, federal regulations, the laws (including applicable elements of contract law) and regulations of the state of California, and local clearinghouse rules, as amended from time to time. To the extent permitted by applicable law, you agree that any legal action brought by the Credit Union shall be brought in the county in which the Credit Union's headquarters office is located. The晾台是：您是否同意根据本协议的任何条款进行诉讼或仲裁？您理解本协议的任何条款都不得在任何协议中赋予您任何权利，除非在任何协议中明确规定，并且该协议是经您或与您有关的任何其他人士共同签名的。}

Important Safety Tips When Using an ATM/POS Terminal

• Be aware of your surroundings and look for well-lit ATMs.
• Have your transactions ready. Sign checks and total your deposit before approaching an ATM.
• Stand close to the terminal so that someone near you cannot see your PIN.
• Immediately put your cash in your wallet or purse. Count it while in the safety of your car or home.
• Do not use the ATM if you notice anything suspicious in the area.
• If, while transacting business at an ATM, you notice anything suspicious, cancel the transaction and put your ATM card away immediately.
• Never give your card number, PIN or Social Security number to anyone over email, text message, or phone unless you initiated the contact.
• Do not write your PIN on your card or keep your PIN in the same location as your card.
• Do not use a PIN that could be easily identified, such as your birth date, 1111 or 9999.
• Repor all crimes to the ATM owner or operator, SchoolsFirst FCU and local law enforcement officials.

Debit Mastercard® Agreement and Disclosure

This Debit Mastercard Agreement and Disclosure ("Agreement") is presented for your information. Please read it carefully as it pertains to your SchoolsFirst Federal Credit Union account(s) and your Debit Mastercard card and is accurate as of the date above. We may change the terms or amend this Agreement from time to time without notice or as otherwise provided by law. For the purposes of this Agreement, the terms "you" and "your" refers to Members and account owners; "Card" means the Debit Mastercard issued to you; "Account" means the account designated on the application for your debit card; "Credit Union," "us," and "we" means SchoolsFirst Federal Credit Union (FCU); "access code" means an access code or personal identification number (PIN) and "transaction" means use of the account number on the Card, the Card, or access code if required to access your Account.

By requesting, signing or using (or authorizing another person to sign or use) any Card or access code, you and the other person(s) agree to use the Card and access code in accordance with the following terms and conditions.
Verification of Transactions
All transactions effected by your Card which would otherwise require your signature or other authorized signature shall be valid and effective as if signed by you when accomplished by the card.

Waivers and Severability
The Credit Union may waive or decline to enforce any of our rights under this Agreement without affecting any of our other rights. In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be affected and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

Overdrafts
You promise to the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account and you may be charged an overdraft fee (see the current Statement of Fees for insufficient balance fees).

Pledges of Shares
You grant us a consensual security interest in your Accounts and have pledged shares (if any) in your Accounts (except IRA or Deferred Compensation) to satisfy debts that are due to us. We reserve the right to exercise this pledge of shares for liabilities owed to us against any Account held by you individually or jointly with any other person(s) to the fullest extent permitted by law.

Cross-Collateralization
To satisfy debts that are due to us either now or hereafter arising, you further grant us a consensual security interest in any and all collateral pledged by you under any agreement with us. You understand that this cross-collateralization provision gives us a security interest in any collateral pledged by you as long as there remains an outstanding debt owed to us under any preexisting or future agreement.

Enforcement
You promise to pay the Credit Union immediately upon demand for any loss, cost or expense that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such loss, cost or expense from your Account without prior notice to you. In the event the Credit Union brings a legal action to enforce the Agreement or collect any amount due under this Agreement, the Credit Union shall be entitled, subject to applicable law, to payment of its reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Governing Laws
This Agreement is governed by the bylaws of the Credit Union, federal regulations, state laws and local laws, including applicable principles of contract law and regulations of the state of California, and local clearinghouse rules, as amended from time to time. To the extent permitted by law, you agree that any legal action or proceeding arising under this Agreement shall be brought in the county in which the Credit Union’s headquarters office is located.

Notice: If you do not agree to the terms of this Agreement and/or disagree with our decision, DISCLOSE YOUR CARD IMMEDIATELY BY CUTTING IT IN HALF AND RETURNING IT TO THE CREDIT UNION.

Important Safety Tips When Using an ATM/POS Terminal
• Be aware of your surroundings and look for well-lit ATMs.
• Have your transactions ready. Sign checks and total your deposit before approaching an ATM.
• Stand close to the terminal so that someone near you cannot see your PIN.
• Immediately put your cash in your wallet or purse. Count it while in the safety of your car or home.
• Do not have your card in-hand before leaving your car.
• When possible, have another person with you when you use an ATM.
• Do not use the ATM if you notice anything suspicious in the area.
• If, while transacting business at an ATM, you notice anything suspicious, cancel the transaction and put your ATM card away immediately.
• Never give your card number, PIN or Social Security number to anyone over email, text message, or phone unless you initiated the conversation.
• Do not write your PIN on your card or keep your PIN in the same location as your card.
• Do not use a PIN that could be easily identified, such as your birth date, 111 or 9999.
• Report all crimes to the ATM owner or operator, SchoolsFirst FCU and local law enforcement officials.

Member Contact Center
800.462.8328 Monday – Friday 7 a.m. to 7 p.m.
Saturday 9 a.m. to 3 p.m.
TellerPhone
800.540.4546
Emergency Card Support
800.462.8328 Available 365 days a year from 5 a.m. to 12 a.m.
Mailing Address
P.O. Box 11547,
Santa Ana, CA, 92711-1547
Branch Hours and ATM Locations
Visit schoolsfirstfcu.org

This Debit Mastercard Agreement and Disclosure (“Agreement”) is presented for your information. Please read it carefully as it pertains to your SchoolsFirst Federal Credit Union account(s) and your Debit Mastercard card and is accurate as of the date shown above. We may change the terms or amend this Agreement from time to time without notice or as otherwise provided by law. For the purposes of this Agreement, the words “you” and “your” refers to Members and account owners; “Card” means the Debit Mastercard issued to you; “Account” means the account designated on the application for your debit card; “Credit Union,” “us,” and “we” means SchoolsFirst Federal Credit Union (FCU); “access code” means an access code or personal identification number (PIN) and “transaction” means use of the account number on the Card, the Card, or access code if required to access your Account.

By requesting, signing or using (or authorizing another person to sign or use) any Card or access code, you and the other person(s) agree to use the Card and access code in accordance with the following terms and conditions.