

JSC Federal Credit Union

P.O. Box 58346
Houston, Texas 77258

All Offices

281.488.7070 800.940.0708

Loan Department Fax

281.488.0549

Financial Services Fax

281.218.9938

Accounting Department Fax

281.488.5032

STAR Audio Response System

281.488.0708 800.940.0708 (option #3)

Website / STAR PC Online Banking

www.jscfcu.org

Allpoint Surcharge-Free ATM Network

www.jscfcu.org

www.AllpointNetwork.com

800.809.0308

CU Service Centers - Shared Branch Network

www.jscfcu.org

www.cuservicecenter.com

800.919.CUSC (2872)



ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) by ATM using your Money Shuttle ATM card and personal identification number, to:

- make deposits to checking or regular share account(s) with an ATM card
- get cash withdrawals from checking, regular share, or open-end Line of credit account(s) with an ATM card - you may make no more than nine withdrawals per day - you may withdraw no more than \$500.00 per day - there is a charge of \$.50 per withdrawal at non- Money Shuttle ATMs - transfer funds between checking and regular share account(s) with an ATM card
- transfer funds from line of credit to checking or regular share account(s) with an ATM card
- make payments from checking account(s) with an ATM card to loan accounts with us - get information about:
- the account balance of your checking or regular share accounts . with an ATM card - there is a charge of \$.25 per inquiry at non-Money Shuttle ATMs

Some of these services may not be available at all terminals.

Types of Money Shuttle Point-of-Sale Transactions - You may access your checking account(s) to purchase goods and pay for services at places that have agreed to accept the card. Point-of-Sale Transactions - frequency and dollar limitations - Using your card: - you may make no more than nine transactions per day - you may not exceed \$500.00 in transactions per day in combination with ATM withdrawal fees - We do not charge for direct deposits to any type of account. - We do not charge for pre-authorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

FINANCIAL INSTITUTION'S LIABILITY

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, for instance: (1) If, through no fault of ours, you do not have enough money in your account to make the transfer. (2) If you have an overdraft line and the transfer would go over the credit limit. (3) If the automated teller machine where you are making the transfer does not have enough cash. (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure.

To report a lost or stolen ATM Card, call 281.488.7070 or 800.940.0708.
To report a lost or stolen VISA Check Card or VISA Credit Card, call 866.692.9364 or call 281.488.7070 during regular business hours.

JSC Federal Credit Union P.O. Box 58346 Houston, TX 77258-8346
Business Days: Monday through Friday, Holidays are not included

UNAUTHORIZED TRANSFERS

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

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

Also, if your statement shows transfers that you did not make, tell us at once.

If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent 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 transfer 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 determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

06/08

Checking Services



Convenience With No Fees

JSC
Federal Credit Union



Access to Your Assets, From Anywhere on Earth!

JSC Federal Credit Union offers accounts and services for a lifetime of financial management. With no monthly service fees, competitive dividend rates and special youth and senior accounts, our checking accounts are a smart place to keep your money today and in the future.

CHECKING ACCOUNTS

Classic Checking

Our Classic Checking account offers all the benefits of a traditional checking account with no minimum balance requirements, an array of no-cost products and services, plus the ability to earn monthly dividends.¹

- No Monthly Service Fees
- No Minimum Balance Requirement
- Free VISA Check Card² or ATM Card
- Free Online Banking with Bill Pay
- 32,000+ Surcharge Free ATMs Nationwide
- Monthly Statements or E-statements
- Direct Deposit at no cost
- Overdraft Protection from Savings or Line of Credit²
- Privilege Pay overdraft protection²
- 24/7 Account Access online or by phone

Horizons Checking

Good things come with time. Our Horizons Checking account is designed exclusively for our members age 55 or better who use Direct Deposit. This account offers the most affordable way to handle your finances, and comes with all the features of the Classic Checking account plus these other exclusive benefits:

- Free Space Style Checks (1 box per order)
- No Service Fees for using non-JSC FCU ATMs
- No Fee Money Orders (limit of 3 per month)
- Members can participate in the JSC FCU Horizons Club, which offers special events and trips just for club members.

Scholars Checking

A smart way for members 16 years old or better to manage their money. If you are currently a full time student attending high school or college and you are a primary JSC FCU member in good standing, you qualify to open a Scholars account.³ In addition to all the features of the Classic Checking account, you will also enjoy these benefits:

- Space Style Checks at half price (1 box per order)
- 10 no fee withdrawals per month at non-JSC FCU ATMs

Money Market Accounts

Our Money Market account is a high yield investment alternative, allowing you to draw savings-like dividends along with the added benefit of liquidity. A minimum balance of \$1,000 is required to earn the dividend rate on our Money Market accounts, and features these benefits:

- No Monthly Service Fees
- Higher Dividend Rates
- 6 withdrawals per month (3 of these may be checks)
- Special Money Market Checks at no charge

VISA Check Card

Our VISA Check Card offers you the ease of buying like a credit card with the comfort of knowing you're drawing funds from your checking account. The VISA Check Card is a free benefit with all of our Checking and Business Checking accounts.² It's accepted everywhere that welcomes VISA debit cards, including ATMs, and will make shopping smart and easy, so leave your checkbook at home!



Money Shuttle ATM Card

You can access all of your accounts 24 hours a day, 7 days a week with our Money Shuttle ATM Card. You can make account transactions before or after hours, even on weekends at all of our branch ATM locations, plus at any ATM nationwide that accepts Plus or Interlink ATM cards.



¹ Dividends paid on balances above \$750. ² Restrictions apply. Member must qualify. ³ Proof of full time enrollment is required annually. ⁴ Fee waived if average daily balance of account is \$1,000 or more.

BUSINESS CHECKING ACCOUNTS

We know you and your business have unique needs, and we want to provide you with the financial tools your company needs to be successful. That's why we have developed two different checking accounts that will provide you with simple, cost-effective ways to manage your business finances.

Basic Business Checking

Our Basic Business Checking is the perfect account for your business. This no-cost, non-interest bearing account was created for all business types and comes with services you will use to keep your company achieving success.

- No Monthly Service Fee
- No Minimum Balance Requirement
- Free Business VISA Check Card²
- Direct Deposit at no cost
- 150 free items per month (additional items \$0.25 each)
- 32,000+ Surcharge Free ATMs Nationwide
- Merchant Card Services with TermNet
- Monthly Statements or E-statements
- Free Online Banking with Bill Pay
- Overdraft Protection from Savings
- Privilege Pay overdraft protection²
- 24/7 Account Access online or by phone

Business Account Plus

Our Business Account Plus Checking features all the great benefits available with our Basic Business Checking account, with the added advantage of earning dividends.

- Ability to earn monthly dividends on balances above \$1,000
- \$10 Monthly Fee (waived on balances of \$1,000 or more³)
- Free Business VISA Check Card²
- Direct Deposit at no cost
- 200 free items per month (additional items \$0.25 each)
- 32,000+ Surcharge Free ATMs Nationwide
- Merchant Card Services with TermNet
- Monthly Statements or E-statements
- Free Online Banking with Bill Pay
- Overdraft Protection from Savings
- Privilege Pay overdraft protection²
- 24/7 Account Access online or by phone

We offer a full line of Business Services, including merchant services and business lending. Please see a Credit Union employee for more information on our Business Services or visit our web site at www.jsfcu.org.

We do business in accordance with Federal Fair Lending Laws.



VISA Check Card & ATM Card Application

Date: _____

JSC FCU Account Number: _____

Select the card you are applying for (please check **ONLY** one):

Visa Check Card ATM Card Business Visa Check Card

Select the reason you are applying for this card:

New Card Lost/Stolen Card Damaged Card Reissue

Select the account types this card will be linked to:

S1 S75 S75.1 S70 S71 Other _____

Select the number of cards requested: 1 2

Select which account holder(s) card is for: Primary and/or Joint

Primary Member's Name: _____

Mailing address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

Business Name (if applicable): _____

Joint Owner's Name: _____

I (we) certify that the information provided is true and complete. I (we) also authorize JSC Federal Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by credit reporting agencies or check history agencies. I (we) hereby agree to be bound by the terms and conditions of the electronic Funds Transfer disclosure. I (we) understand Check Card transactions will be withdrawn from my (our) JSC Federal Credit Union checking account. I (we) further understand that the Visa Check Card is not a credit card and will not be treated as a transaction based on credit. I (we) understand that transactions posted to the account without available funds will incur a Non-sufficient Funds Fee and I (we) will be responsible for those charges.

Money Shuttle ATM cards must be picked up in person as JSC Federal Credit Union will not send ATM cards through the mail.

X _____

Primary Member's Signature

X _____

Joint Owner's Signature (if applicable)

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Primary Member's Personal Identification Number (PIN)

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Joint Owner's Personal Identification Number (PIN)

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PINS ARE REQUIRED FOR PROCESSING PURPOSES ONLY. For security reasons, JSC FCU does not retain a record of your PIN.

Please mail or bring this application to:
JSC FEDERAL CREDIT UNION
P.O. Box 58346 Houston, TX 77258 or 1330 Gemini Houston, TX 77058

FOR BRANCH OFFICE USE ONLY (DO NOT WRITE BELOW)

Date: _____ Branch Number: _____

Operator Number: _____ Approval: _____