

ATM & VISA CHECK CARD CARDHOLDER AGREEMENT

The Undersigned ("I" or "we"), in consideration of PA Central Federal Credit Union ("you" or "your") issuing to me an ATM & VISA CHECK CARD, hereby agrees to be legally bound by the following terms and conditions.

1. Accounts and Uses of ATM & VISA CHECK CARD.

I have the account(s) (including such checking and savings account(s)) with you set forth on my application form. I hereby request that you issue to me one or more ATM & VISA CHECK CARDS to be used in connection with such account(s) as described in this Agreement. I understand I may use the ATM & VISA CHECK CARD at a MONEY ACCESS CENTER® to (1) withdraw cash from my account(s), (2) make or arrange for deposits in my account(s), (3) effect transfers to or from my account(s), or (4) receive information regarding the balance in my account(s).

I further understand I may use the ATM & VISA CHECK CARD at any retail establishment ("Merchant") where STAR or VISA cards are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). If I use the ATM & VISA CHECK CARD to make a purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my share-draft checking account and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the ATM & VISA CHECK CARD which you may later make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide me access to additional accounts of mine through the ATM & VISA CHECK CARD you have issued to me. I agree that the uses of the ATM & VISA CHECK CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such Card.

2. Use of Personal Identification Number ("PIN") with ATM & VISA CHECK CARD.

I understand that a MONEY ACCESS CENTER or VISA ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the ATM & VISA CHECK CARD is my signature, identifies the bearer of the Card to the MONEY ACCESS CENTER, VISA ATM or other network, ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the ATM & VISA CHECK CARD for a Purchase Transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the ATM & VISA CHECK CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. Liability for Unauthorized Transactions.

I will agree to contact you at once if I believe the ATM & VISA CHECK CARD(s) issued to me or PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY ATM & VISA CHECK CARD(S) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

4. Joint Accounts.

If any deposited item is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdraw amount, or unpaid amount or charges, regardless of who caused or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the account.

5. Credit Union Lien and Security Interest.

To the extent you owe the Credit Union money, the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your account in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law.

6. How to Contact the Credit Union.

I agree to contact the Credit Union immediately, if I believe the ATM & VISA CHECK CARD or PIN has been lost or stolen or that an unauthorized transfer or purchase from any of my account(s) has occurred or might occur, by phoning, and by confirming such information in writing to you at:

PA Central Federal Credit Union
959 East Park Drive, Harrisburg, PA 17111
(717) 564-4661 • 1-800-356-3875

7. Charges.

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

8. Deposits.

I agree that when I make a deposit at a Money Access Center that you have the right to verify the deposit before you make the money available to me. If I deliver cash, checks or other items to a Money Access Center, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and whether the deposit is made at a MONEY ACCESS CENTER that is owned by you or another financial institution. I also understand and acknowledge that not all MONEY ACCESS CENTERS may accept deposits and some MONEY ACCESS CENTERS may limit the amount of funds which may be deposited and you may not control these limits.

9. Liability.

If the ATM & VISA CHECK CARD is issued for a joint account, we agree to be jointly and separately liable under the terms of this Agreement and the agreement for such account. I agree that if I make deposits or payments to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

10. Amendment of this Agreement.

I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further ATM & VISA CHECK CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the ATM & VISA CHECK CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

11. Ownership.

I agree that the ATM & VISA CHECK CARD is your property and I will surrender it to you upon your request. I agree that the ATM & VISA CHECK CARD is non-transferable.

12. Disclosure.

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this agreement.