

# UNION SETTLEMENT FEDERAL CREDIT UNION VISA DEBIT CARD AGREEMENT AND DISCLOSURE

## EFFECTIVE DATE

August 1, 2009

This Disclosure Supersedes All  
Disclosures Prior to the Effective  
Date Shown Here

Important Document  
Please Read and Retain For Your Records

## VISA DEBIT CARD AGREEMENT AND DISCLOSURE

This Agreement and Disclosure sets forth the terms of Union Settlement Federal Credit Union VISA Debit Card Agreement and Disclosure. It contains various disclosures and information required by law. Please read it carefully.

This Agreement and Disclosure ("Disclosure") sets forth the terms and conditions for VISA Debit Card Electronic Funds Transfer Services which are made available by Union Settlement Federal Credit Union. It defines your rights and responsibilities and those of the Credit Union with respect to any Electronic Funds Transfers and VISA Debit Card transactions. Please read it carefully.

**DEFINITIONS:** By requesting, signing or using (or authorizing another person or persons to sign or use) your VISA Debit Card or Personal Identification Number ("PIN"), you agree to use the Card and PIN in accordance with the following terms and conditions. The Union Settlement Federal Credit Union VISA Debit Card Agreement and Disclosure Statement (hereinafter referred to as "Agreement") covers your VISA Debit Card Account (hereinafter referred to as "Account") with Union Settlement Federal Credit Union (hereinafter referred to as "Credit Union", "we", "our", or "us"). For purposes of this Agreement, the term "VISA Debit Card" or "card" means a card, plate or other single debit device issued pursuant to this Agreement that may be used from time to time to obtain services pursuant to this Agreement. In this disclosure, the words "you," "your" and "yours" refer to the member and each and all of those who apply for and/or use any of the Credit Union's VISA Debit Card accounts. The word "ATM" means Automated Teller Machine. The word "POS" means Point of Sale. The word "EFT" means any Electronic Transfer of Funds other than by check or other paper instrument that is initiated through an electronic terminal, telephone, computer, magnetic tape or other communication device for the purpose of providing cash, debiting, crediting, transferring or inquiring on an account.

**BUSINESS DAYS:** Our business days are Monday through Friday 8:30 a.m. to 4:00 p.m. E.S.T. (Eastern Standard Time), holidays are not included.

**USE OF THE CARD:** Your VISA Debit Card is issued with a PIN (Personal Identification Number) and may be used to obtain cash or purchase goods or services by means of an Electronic Funds Transfer (EFT), or may be used with your signature. When used with your PIN, the resulting EFT transaction made with your VISA Debit Card is covered by Federal Reserve Board Regulation E, and is NOT considered to be a VISA Card transaction. Only transactions that involve your signature are considered to be VISA transactions and covered by VISA rules and regulations.

## ELECTRONIC FUNDS TRANSFERS

**AUTOMATED TELLER MACHINE (ATM) SERVICE:** Union Settlement Federal Credit Union ATM Service is available 24 hours a day, seven days a week. VISA Debit Card can be used at any ATM displaying the CO-OP Network, NYCE, Plus Network or VISA logo. You may use your VISA Debit Card to withdraw funds from or inquire about funds in your Checking or Savings account at Union Settlement Federal Credit Union. You may also make deposits at Union Settlement Federal Credit Union and designated CO-OP Network ATMs. Other transactions, such as transfers and Money Market withdrawals or deposits are available only at Union Settlement Federal Credit Union ATMs and limited CO-OP Network ATMs. There is a fee for each ATM transaction you complete (See Fee Schedule). The Fee is waived when you use CO-OP Network ATMs, Actors Federal Credit Union ATMs, or Union Settlement Federal Credit Union ATMs.

**POINT OF SALE (POS) SERVICE:** Union Settlement Federal Credit Union VISA Debit Card may be used at any retailer who accepts VISA Debit Cards. POS transactions can only be made against your Checking account. There is no fee charged by Union Settlement Federal Credit Union for POS transactions.

**SURCHARGES:** ATM owners and POS retailers may assess a fee when you use their Electronic Services. The fee should be disclosed before you complete the transaction, and will be added to the amount of the transaction that is posted to your Account if you agree to complete the transaction once the fee has been disclosed. You understand that the Credit Union has no control over surcharges and agree that the Credit Union is under no obligation to refund surcharges.

**OWNERSHIP OF CARD:** The term "VISA Debit Card" refers to Union Settlement Federal Credit Union's VISA Debit Card subject to this Agreement as disclosed. The VISA Debit Card is the property of the Credit Union and you agree to surrender the Card to the Credit Union promptly upon demand. We may revoke the Card any time without notice or liability.

**CONFIDENTIALITY OF PIN:** You agree to hold your Personal Identification Number (PIN) in strict confidence, and you will notify the Credit Union immediately if either your Card or PIN is lost or stolen. You may change your pre-assigned PIN by using the secured PIN mailer sent to you. If you need a new PIN mailer bring your VISA Debit Card to any Union Settlement Federal Credit Union office.

**ACCESS TO ACCOUNTS:** VISA Debit Cards will be issued only to the owners on the Account. Anyone who is permitted by you to use your Card would be able to withdraw ALL MONEY in your Account that you now have or may have in the future. We refer to such person as an authorized user, and you agree that an authorized user may withdraw funds from your Account(s) with the Card regardless of whether that individual is authorized to withdraw funds from your Account(s) by means other than the use of the Card.

**TRANSACTION AUTHORIZATION:** By using your Card in conjunction with your PIN at an ATM, you authorize the Credit Union to make withdrawals from your Union Settlement Federal Credit Union Account, in accordance with the instructions given to the automated teller. When using your VISA Debit Card with your PIN at a POS Terminal or with your signature for a transaction, you authorize Union Settlement Federal Credit Union to

withdraw funds from your Checking account. You agree that we may charge withdrawals requested by you or anyone authorized by you to your Account in any order, and if funds are not available to pay all withdrawals requested, we may pay VISA Debit Card withdrawals and dishonor regular paper checks. Also, you agree that you cannot request stop payments on VISA Debit Card withdrawals or transactions and you understand that we cannot stop those payments.

**TRANSACTION LIMITS:** For security reasons and for your protection, there are limits on the use of the Card within specific time periods. If the security systems have been triggered, the Automated Teller Machine may retrieve and keep your card. These systems are created for the protection of you and us.

ATM cash withdrawals are limited to a maximum of \$500 per day.

POS transactions are limited to a maximum of \$2,00 per day.

VISA Debit Card Signature transactions are limited to a maximum of \$2,00 per day.

**TOTAL DAILY LIMIT:** The maximum daily spending limit on your VISA Debit Card is \$2,500. \$500 is for ATM cash only and the \$2,000 balance is for POS and/or Signature purchases.

There is no limit on the number of inquiries, transfers or deposits you make. All deposits made through the ATM are subject to hold. Please refer to the Truth-in-Savings Disclosure and Membership Agreement and Account Terms for full information about Union Settlement Federal Credit Union's deposit hold policies.

**DOCUMENTATION OF TRANSACTIONS:** You may receive a receipt at the time you make a transaction at an ATM, POS terminal, or with your signature. You should retain this receipt to compare it with your statement from us. You will receive periodic statements at least quarterly, and you will receive a monthly statement for any Account that had Electronic Funds Transfer activity during the month. The statement for the Account(s) which you have accessed using the VISA Debit Card will show the effective date that you initiated the transaction, the type of transaction, and the amount of transactions occurring in that statement period.

**FOREIGN TRANSACTIONS AND CHARGES:** The ATM may dispense cash to you in the domestic currency of the country in which it is located. You understand and agree that the foreign amount shall be converted into U.S. dollars and posted to your account in U.S. dollars. Any transaction done in a foreign country is subject to an International Service Assessment (ISA) fee. If there is no currency exchange, the ISA fee will be .80% of the transaction amount. For transactions negotiated in non-US currency, the exchange rate between the transaction and billing currency will be a rate selected by VISA from a range of rates available in the wholesale currency markets for the applicable processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect on the applicable central processing date, in each instance; plus a 1% adjustment assessed by Union Settlement Federal Credit Union. Your request for a Checking account withdrawal at an ATM in a foreign country may be interpreted by the ATM Networks processing it as a Savings request withdrawal. You understand and agree that such a withdrawal may be posted to your Savings account.

## ADDITIONAL DISCLOSURES APPLICABLE TO VISA DEBIT CARD

We may debit or place a hold on your account for a transaction either on the day it is presented to us for payment, by electro-nic 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 you want to conduct, we may place a hold on your account. As a result you will not have access to the funds on hold other than for the transaction authorized for the period of the hold. If the transaction posts to your account, before the hold expires, the balance available to you in your account may be reduced by the amount of the hold and the amount of the transaction. You may not stop payment on a VISA Debit Card transaction. Furthermore, in the event of a dispute with a merchant, you may have to settle directly with that merchant. If a merchant misrepresents the quality, price, or warranty of goods or services you pay for using your Card, you indemnify us for all damages and liability which results from the misrepresentation. If you breach or don't fulfill any of the terms of this agreement, you also indemnify us for all resulting damages and liability.

**AUTHORIZATION LIMIT:** A VISA Debit Card transaction is restricted by each merchant's limit with VISA. If a transaction exceeds the merchant's limit, an authorization on your account must be requested. The authorization limit on your VISA Debit Card account will be equal to the amount available in your Checking account or daily transaction limits above, whichever is less. Although a transaction authorization may be rejected because of other security reasons, transactions may generally be completed up to your authorization limit. For security reasons, there may be limits on the number of VISA Debit Card transactions that may be authorized. There may be a delay in the electronic payments system of up to three (3) business days in posting of any credit to your Account at the Credit Union, during which time the available balance in your Account through the off-site electronic system may not reflect recent credits or deposits to your Account.

**RIGHT TO RECEIVE DOCUMENTATION:** You can receive a receipt from the merchant or financial institution at the time you make a purchase or obtain a cash advance or at the time you make a transfer from your Account. You should retain this receipt to compare with your statement from us. You may obtain a copy of a VISA Debit Card transaction involving your signature by contacting the Credit Union by telephone or writing to us. You will get a monthly/ quarterly account statement.

**VERIFICATION:** All transactions affected by use of the VISA Debit Card or which would otherwise require your signature, or other authorized signature, shall be valid and effective as if signed by you when accomplished by the use of the VISA Debit Card.

**YOUR LIABILITY FOR UNAUTHORIZED EFT TRANSACTIONS:** Tell us **AT ONCE** if you believe your VISA Debit Card or PIN has been lost, stolen or discovered by an unauthorized person. Telephoning is the best way of keeping your possible losses down. If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at 800.262.2024 or

2128286061/2/0 or write us at Union Settlement Federal Credit Union, 237 East 104<sup>th</sup> Street 1<sup>st</sup> Floor NY NY 10029 . You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your VISA Debit Card or PIN without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your VISA Debit Card or PIN, and we can prove that we could have stopped someone from using your CARD or PIN without your permission if you had told us, you can lose as much as \$500. Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may lose up to \$50 of the unauthorized transactions, and more importantly, you may not get back any money you lost after the sixty (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 will extend the time periods. If you authorize someone else to use your VISA Debit Card or PIN you are responsible for all transactions which that person initiates at any time, even if the amount of the transaction exceeds what you authorize.

**LIABILITY FOR UNAUTHORIZED VISA DEBIT CARD TRANSACTIONS (SIGNATURE):** Except in cases where you are determined to be grossly negligent with your VISA Debit Card, or fail to notify us in a timely manner about the loss, theft or unauthorized use of your card for transactions involving your signature, you shall have no liability for unauthorized transactions. This exception will not apply to VISA Debit Cards issued outside of the United States of America. You must provide a written statement regarding any claim of unauthorized VISA transactions. If you are determined liable, you will be held for the amounts disclosed in the above section under the heading "Your Liability for Unauthorized EFT Transactions."

**OUR LIABILITY:** If we do not complete a transaction on time or in the correct amount according to this Agreement, 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, your Account does not contain enough money (or sufficient collected funds) to complete the transaction;
- 2.- If the automated teller machine where you are making the transfer does not have enough cash;
- 3.- If the automated teller machine or system you are using was not working properly and you knew about the break-down when you started the transaction;
- 4.- If circumstances beyond our control (such as fire or flood or electrical or technological failure) prevent the transfer, despite reasonable precautions that we have taken;
- 5.- If your VISA Debit Card or PIN has been lost or stolen and we have blocked the Account;

- 6.- If the funds in your Account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment;
  - 7.- If the transaction information supplied to us by you or by third parties (e.g., terminal owners, affiliated networks, etc.) is incorrect or untimely;
  - 8.- If your VISA Debit Card has expired or is damaged so that the terminal cannot read the encoding strip or is inactive or because your PIN has been entered incorrectly;
  - 9.- There is a malfunction in your personal computer browser and/or software;
  10. If the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your Account.
- There may be other exceptions stated in state or federal statutes or regulations.

### ADDITIONAL DISCLOSURES AND TERMS APPLICABLE TO VISA DEBIT CARD

**RENEWAL OF CARD:** For your protection, your VISA Debit Card is issued with an expiration date. If your account is active and in good standing upon expiration of your VISA Debit Card, we may issue you a renewal Card. We may not issue a renewal Card if your Account is not in good standing.

**OVERDRAFTS:** We may transfer funds from your regular and Special Share account(s), Money Market, and/or your VISA to pay overdrafts to your Checking account. Transfers from your Share and Money Market Accounts are limited to six (6) per month. Unless you direct us differently in written notice to us, we will first make such transfers from the Regular Share and then from any USFCU Visa Platinum account (up to the credit limit). Transfers from Share and Money Market accounts will be in the exact increments. Transfers from the VISA account will be in \$50 increments and are subject to FINANCE CHARGES as Cash Advances.

**CROSS ACCOUNTS:** By requesting overdraft protection through funds transfers from a different Credit Union account, a cross-account relationship must be set up. You understand and agree that this cross-account relationship will automatically be activated for USFCU Home banking or Audio teller (USAT), enabling cross-account transfers via any of the Credit Union's electronic services.

**ILLEGAL TRANSACTIONS:** You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at the Credit Union's discretion. You further agree, should illegal use occur, to waive the right to sue the Credit Union for such activity directly or indirectly related to it. You also agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. You are prohibited

from using your VISA Debit Card or your Card number for illegal transactions including, but not limited to internet gambling. You agree to indemnify the Credit Union of illegal transactions you conduct using your VISA Debit Card or Card number.

**RESPONSIBILITY OF CARDHOLDER:** You are required and do hereby agree to report to the Credit Union any change in your NAME, ADDRESS or EMPLOYMENT. You agree to keep your card(s), PIN(s) and account number(s) confidential and in a secure location, not easily accessible to unauthorized users. You agree not to consummate any consumer transaction under this Agreement upon knowing that privileges under this Account have been terminated or suspended.

**LIABILITY OF ALL PERSONS SIGNING:** Each VISA Debit Card holder acknowledges that he/she shall be individually and jointly liable for the payment of all sums owing under the terms and provisions hereof. Your obligation to pay for transactions on your Account continues regardless of agreements, divorce decrees or other court judgments to which we are not a party. Overdrafts may be covered by transferring funds from any and all Share accounts or Lines of Credit held at the Credit Union by any and all cardholders, regardless of which cardholder actually caused the overdraft.

**POSTAL SERVICE:** The Credit Union assumes no responsibility for the mail. Deposits will be credited to the Account on the date RECEIVED. Please allow 7 to 10 working days for mail deposits.

**AMENDMENTS:** Credit Union may amend this Agreement, from time to time, upon proper advance notice to you. The new terms, including any increases or decreases in the charges, shall apply to all transactions you negotiate on and after the effective date.

**CHARGES:** See Fee Schedule for fees of your VISA Debit Card, other charges which may be added to your account include:

**DEPOSIT ADJUSTMENT FEE:** A fee will be assessed when an adjustment is made to correct an ATM deposit that did not contain negotiable instruments equal to the deposit amount keyed in. (See Fee Schedule)

**RETURN CHECK FEE:** Any check used to make a deposit which is returned to us for any reason will result in a returned check fee of charged to your Account. (See Fee Schedule)

**FEE FOR TRANSFER FROM REGULAR SHARES:** Any funds transferred from your Regular Share account to cover a check, ACH, Debit or VISA transaction will result in a fee. (See Fee Schedule)

**REPLACEMENT CARDS:** A fee will be assessed to your Account whenever we furnish you with a new card to replace one which you lost or destroyed. This fee will not be charged for cards which we reissue on a periodic basis to replace those cards which expire. (See Fee Schedule)

**COPIES OF TRANSACTION SLIPS:** We will charge your account for each copy of a sales, cash advance or transaction slip we furnish to you in response to your request.

**DUPLICATE STATEMENTS:** We will charge your account for each to your request. (See Fee Schedule)

**RESEARCH CHARGES:** We will charge your account per hour for research we perform in response to an inquiry from you relative to your Account. (See Fee Schedule)

**CARD RECOVERY CHARGE:** If we are required to pay a reward for the recovery of your lost, stolen or revoked Card, we may apply such charges to your Account. The charge will not exceed the actual cost incurred, with a minimum charge (See Fee Schedule)

### SAFETY TIPS FOR USING YOUR VISA DEBIT CARD

Your VISA Debit Card provides you quick, convenient access to your money. We encourage you to be careful when using your Card. Here are some valuable tips:

Memorize your PIN. Do not write it on your Card or have it written down on anything in your wallet.

Keep your PIN a secret. Do not reveal your PIN to anyone. Someone you trust today may not be trustworthy tomorrow. If you suspect unauthorized use, notify the Credit Union immediately.

Keep your VISA Debit Card in a safe place. Protect it as you would cash or credit cards, as the VISA Debit Card can be used without a PIN. If it is lost or stolen, notify the Credit Union immediately.

Be aware of your surroundings. If someone looks suspicious or if the ATM is not well lit, choose another ATM in a safer location.

Consider having another person accompany you to the ATM. When using an ATM, shield your actions so that people nearby can't see you enter your PIN or perform your transaction.

Put your money and receipt away before leaving the ATM.

Never give information about your VISA Debit Card or Account to strangers.

Don't fall for "con" games. Use caution when asked to provide your Card number over the telephone or Internet. Report any suspicious requests to the Credit Union as soon as possible.

Remember to record all transactions in your account register. Keep your receipts for reconciling with your account statement.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

Telephone us at 800.262.2204 or 212.828.6061/2/0 or write us at Union Settlement Federal Credit Union, 237 East 104<sup>th</sup> Street 1<sup>st</sup> Floor, NY NY 10029, as soon as you think your statement is wrong or if you need more information about a transaction listed on the statement or transaction receipt. You must tell us no later than sixty (60) days after the FIRST statement is sent to you on which the problem or error appeared.

1.- Tell us your name and Account number.

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 will require that you send us your dispute in writing within ten (10) business days. We will notify you of the results of our investigation within ten (10) business days and will correct any error promptly.

If we need more time, however, we may instead take forty-five (45) calendar days to investigate your dispute or question. If we decide to do this, we will re-credit your Account within ten (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 dispute or question in writing, and we do not receive it within ten (10) business days, we may choose not to provisionally credit your Account during the additional time that may be required to investigate your dispute or question.

**EXCEPTION:** We have up to twenty (20) business days to provisionally credit your Account if the notice of error involves an electronic funds transfer to or from an account within thirty days after the first deposit to the account was made (i.e. a new account). For new account transactions, foreign-initiated transactions, or those resulting from point-of-sale VISA Debit Card transactions (including all VISA Debit Card, cash only, merchant POS terminal, mail, Internet and/or telephone transactions), we may take up to 90 calendar days to complete our investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**UNAUTHORIZED VISA TRANSACTIONS-PROVISIONAL CREDIT:** If you notify us of unauthorized transactions, which were processed through VISA we will provide a provisional credit to your Account within (5) business days of the notification. If you tell us orally, we will require that you send us your dispute in writing within ten (10) business days. We will not credit your Account until your written dispute is received. Provisional credit is given so that you may have use of the money during the time it takes us to complete our investigation. We may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants such a delay.

**COLLECTIONS:** You agree that the Credit Union shall be entitled to recover any money owed by you as a result of your use of the VISA Debit Card and you agree to repay any withdrawals which create an overdrawn balance upon demand or if you are in default or have failed to satisfy your financial obligation to us. The Credit Union has a security interest in your present and future shares or deposits and has the right to apply shares, deposits to any money you owe without further notice to you. If any legal action is required to enforce any provision of this Agreement and Disclosure or to recover money owed by you, you agree to pay all costs, including collection costs, attorney's fees, court costs, and any other charges incurred.

**TERMINATION OF ELECTRONIC SERVICES:** You may, by written request, and by actually discontinuing use of the service, terminate the electronic service provided for in this Agreement and Disclosure. We may terminate your right to make electronic funds transfers at any time upon written notice, provided you are a member in good standing. However, we reserve the right to terminate electronic services immediately, and without notice, if the terms and conditions of any Account Agreement have been breached by you or you become a member not in good standing. Termination by any one account owner is binding on all account owners and we are not required to notify other account owners of the termination. Termination of electronic services does not terminate your account or agreements with us and will not affect your authorization for transfers or transactions prior to termination.

**EFT TRANSACTIONS FOR LAWFUL PURPOSES ONLY:** Any financial service provided by the Credit Union may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at the Credit Union's discretion. You further agree, should illegal use occur, to waive the right to sue for such activity directly or indirectly related to it. You also agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

**ATM 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 though you do not complete a fund transfer.

**SECURITY INTEREST-PLEDGE OF SHARES:** You hereby pledge all paid shares (including Share Savings, Share Draft/Checking and Share Certificates) and payments on shares, which you now have or hereafter may have in this Credit Union as security for loans, interest, late charges, cost, or expenses in the event of default of the terms and conditions of this Agreement. You hereby authorize the Credit Union to apply said shares to the payment of said loans, interest, late charges, or expenses. The foregoing pledge of shares does not apply to any shares held in individual retirement accounts.

**CLOSING YOUR ACCOUNT:** You may close your Account at any time by notifying us in writing. However, you remain responsible to pay any charges or overages according to the terms of this Agreement. We may close your account or suspend your account privileges at any time for any reason without prior notice. We may also reinstate a different card, account number, or different checks at any time. You must return the card or checks to us upon request.

**REFUSAL OF THE CARD:** We are not responsible if a transaction on your Account is not approved, either by us or by a third party, even if you have sufficient funds available in your Account. We may limit the number of transactions that may be approved in one day. If we detect unusual or suspicious activity, we may temporarily suspend privileges until we can verify the activity.

**COPY RECEIVED:** You acknowledge receipt of a copy of this Agreement and Disclosure.

**APPLICABLE LAW:** This Agreement and Disclosure Statement shall be construed and governed in accordance with the laws of the State of New York

**SEVERABILITY:** If any part of this Agreement and Disclosure Statement should be held to be unenforceable, the remaining provisions shall remain in full force and effect.

**NOTICE: IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND DISCLOSURE, DESTROY YOUR VISA DEBIT CARD IMMEDIATELY BY CUTTING IT IN HALF AND RETURNING IT TO UNION SETTLEMENT FEDERAL CREDIT UNION, 237 EAST 104<sup>th</sup> STREET, 1<sup>st</sup> FLOOR NY NY 10029**

Mail: 237 East 104<sup>th</sup> Street NY, NY 10029 Tel: 212-828-6061/2/0  
[www.unionsetfcu.org](http://www.unionsetfcu.org)

