

## The following form can be used to apply for any of our Electronic Services.

Select the services that you would like and then only complete the forms for those services. There is no additional form required for E-Stmts, Online Banking, or Audio Response.

If you are applying for a debit card or online bill pay you do need to complete those applications.

Print out the application pages, sign where indicated and return these to OTCU. We will accept a fax copy. If you are applying for a debit card for a joint owner, then make sure BOTH signatures are on the application.

We will contact you if we have any questions about your application. Once your application has been approved we will mail you complete disclosures including instructions on how to access your new services.

# Oshkosh Truck Credit Union

Here for you, 24/7!

## Electronic Services Request & Authorization **Member**

Please Add

Online Banking

Account #

E-Statements \*Online Banking required

Bill Payer

Member Name:

Audio Response

Debit Card\_Member

Member Email Address:

### This Authorization May Be Revoked At Any Time Without Penalty

\* Only services selected above will be added to your account. If you already have these services, the new disclosures will apply. Included in the "member copies" are TIS, Funds Availability, Member Privacy, and Fee Schedule which apply to all accounts whether choosing electronic services or not.

By signing this Electronic Services Request & Authorization or using Oshkosh Truck Credit Union's Online Banking system, Debit Card, Bill Payer, E-statements, or Audio Response, I agree to the terms and conditions in this authorization, and agreement, and further acknowledge receipt of a copy of this Agreement and Regulation E disclosures and agree to all of the terms set forth therein, and amendments thereto. I agree to keep a copy of the Authorization, Agreement and Disclosure for my records. If I selected electronic delivery of my statement, I understand that any required disclosures will also be given electronically rather than in paper format.

I also understand and agree to provide OTCU with my current email address, and inform the credit union if and when my email address changes.

I also agree that all information above is accurate and authorize Oshkosh Truck Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit-reporting agency. If I am a joint owner applying for a debit card, I also understand and acknowledge that I will only receive access to the share account indicated if I am an owner of that account.

Parent's Signature (Required for minor child debit card applications): I understand and agree that I am fully responsible for all charges and transactions made with the debit card issued to my child, and agree to hold harmless Oshkosh Truck Credit Union.

X

\_\_\_\_\_  
Parent's signature (if member is a minor)

\_\_\_\_\_  
Date

X

\_\_\_\_\_  
Signature\_Member

\_\_\_\_\_  
Date

### For credit union use only:

Application Date

Application Taken By

**STAFF NOTE: This was an online application. You must print out new application in FORZA and mail member copies so they have all of the required disclosures. Verify all information on the debit card and bill payer applications against Forza. If questions, call member to verify. Staple online application to the system generated application and file in member file.**

All member copies of this agreement (Includes all disclosures & fee schedule)

# Oshkosh Truck Credit Union

Here for you, 24/7!

## Electronic Services Request & Authorization **Joint Owner**

Please Add

Online Banking\_Joint Owner

Account #

Bill Payer\_Joint Owner

Member Name:

Debit Card\_Joint Owner

Joint Owner Name:

Joint Owner Email Address:

### This Authorization May Be Revoked At Any Time Without Penalty

\* Only services selected above will be added to your account. If you already have these services, the new disclosures will apply. Included in the "member copies" are TIS, Funds Availability, Member Privacy, and Fee Schedule which apply to all accounts whether choosing electronic services or not.

By signing this Electronic Services Request & Authorization or using Oshkosh Truck Credit Union's Online Banking system, Debit Card, Bill Payer, E-statements, or Audio Response, I agree to the terms and conditions in this authorization, and agreement, and further acknowledge receipt of a copy of this Agreement and Regulation E disclosures and agree to all of the terms set forth therein, and amendments thereto. I agree to keep a copy of the Authorization, Agreement and Disclosure for my records. If I selected electronic delivery of my statement, I understand that any required disclosures will also be given electronically rather than in paper format.

I also understand and agree to provide OTCU with my current email address, and inform the credit union if and when my email address changes.

I also agree that all information above is accurate and authorize Oshkosh Truck Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit-reporting agency. If I am a joint owner applying for a debit card, I also understand and acknowledge that I will only receive access to the share account indicated if I am an owner of that account.

X

Signature\_Joint Owner

Date

### For credit union use only:

Application Date

Application Taken By

**STAFF NOTE: This was an online application. You must print out new application in FORZA and mail member copies so they have all of the required disclosures. Verify all information on the debit card and bill payer applications against Forza. If questions, call member to verify. Staple online application to the system generated application and file in member file.**

All member copies of this agreement (Includes all disclosures & fee schedule)

# Oshkosh Truck Credit Union

2772 Oregon St., Oshkosh, WI 54902 Ph: 920-233-2611 Fax: 920-426-4428 1-800-896-1820 www.oshkoshtruckcu.org

## DEBIT CARD APPLICATION Yes, please add debit card.

### Applicant Information

Member Account #	
Last Name	
First Name & Initial	
Physical Address	
Mailing Address (if different)	
City State Zip	
Home Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Work Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Cell Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Employer Name	

### Set Up Information Default = 101

<b>Checking Account #</b> Qualifier = 101 <b>00000</b> Example: 659.20 = 0659 020	
<b>Add Savings Account for ATM Access?</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>Which share account?</b> Qualifier = 201 <b>00000</b> Example: 659.1 = 0659 001	<input type="checkbox"/> Main Savings <input type="checkbox"/> Sub Share

### Security Information

Mother's Maiden Name	
Social Security Number	
Date of Birth	

# Oshkosh Truck Credit Union

2772 Oregon St., Oshkosh, WI 54902 Ph: 920-233-2611 Fax: 920-426-4428 1-800-896-1820 www.oshkoshtruckcu.org

**DEBIT CARD APPLICATION**  **Yes**, please add debit card.

**Joint Owner**

## Applicant Information

Member Account #	
Last Name	
First Name & Initial	
Physical Address	
Mailing Address (if different)	
City State Zip	
Home Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Work Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Cell Phone #	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening
Employer Name	

## Set Up Information Default = 101

<b>Checking Account #</b>  Qualifier = 101	<b>00000</b> Example: 659.20 = 0659 020
<b>Add Savings Account for ATM Access?</b>	<input type="checkbox"/> <b>YES</b> <input type="checkbox"/> <b>NO</b>
<b>Which share account?</b>  Qualifier = 201 <b>Must be joint owner</b>	<input type="checkbox"/> <b>Main Savings</b> <input type="checkbox"/> <b>Sub Share</b>  <b>00000</b> Example: 659.1 = 0659 001

## Security Information

<b>Mother's Maiden Name</b>	
<b>Social Security Number</b>	
<b>Date of Birth</b>	

Date:

2772 Oregon St., Oshkosh, WI 54902 Ph: 920-233-2611 Fax: 920-426-4428 1-800-896-1820 www.oshkoshtruckcu.org

# Bill Payer Enrollment Form Yes, please add bill payer

Member Number

Email Address

**Member**

First Name & MI

Last Name

**Joint Owner # 1**

First Name & MI

Last Name

**Joint Owner # 2**

First Name & MI

Last Name

**Member**

Social Security #

Street Address

Apt. or Suite

City, State, Zip

Home Phone #

Account #

(Full MICR # of Checking Acct)

Account # 2

(Full MICR # of 2<sup>nd</sup> Checking Acct)

Account # 3

(Full MICR # of 3<sup>rd</sup> Checking Acct)

Member Web User ID

STAFF USE ONLY

STAFF USE ONLY

STAFF USE ONLY

Bill Payer Setup Completed \_\_\_\_\_ by \_\_\_\_\_

Enrollment Confirmation Letter Mailed / Emailed \_\_\_\_\_ by \_\_\_\_\_

Bill Payer requested by: \_\_\_ Member or \_\_\_ Joint Owner

# Oshkosh Truck Credit Union

Here for you, 24/7!

## Electronic Services Request & Authorization

Please Add

- Online Banking
- E-Statements
- Bill Payer
- Audio Response
- Debit Card\_Member
- 
- 

Account #

Member Name:

Member Email Address:

### This Authorization May Be Revoked At Any Time Without Penalty

I hereby direct and authorize Oshkosh Truck Credit Union to allow electronic access to the account identified above using a computer, internet access, and password through their Online Banking system. Online Banking transactions consist of electronically initiated inquires and fund transfer requests. By requesting transactions, I am authorizing the Credit Union to complete my request based on the available funds in my account. I understand that my Online Banking Authorization may be revoked at any time without penalty and that a revocation of this authorization will terminate my Online Banking services. I understand that I must terminate my Online Banking Authorization by notifying the Credit Union in writing that I revoke this authorization in such time as to afford the Credit Union a reasonable opportunity to act on it. All of the terms and conditions of the account designated above, and any deposit and/or loan accounts accessed through the Online Banking system are incorporated herein and made part of this Online Banking Authorization.

**1. Security:** For security purposes, all inquires and transactions under this authorization will require the use of an access code. Any access code issued to me is confidential and should never be disclosed. I am responsible for safekeeping my access code. I agree not to disclose or otherwise make available my access code to anyone not authorized to sign on my account(s). If I authorize anyone to use my access code, that authority shall continue until I specifically revoke such authority by changing my access code. I understand that any person using my access code may withdraw, transfer funds, or access any of my accounts, even those that they may not be joint on. The Credit Union may accept any request regarding any transaction on any of my accounts from any person using my access code. If I fail to maintain the security of my access code, the Credit Union may terminate my Online Banking service immediately without demand or notice at its sole discretion.

**2. Joint Accounts:** If any of my accounts accessed under this authorization are joint accounts, all joint owners shall be bound by this authorization and, alone and together, shall be responsible for all transactions to or from any deposit accounts or loan accounts as provided by this authorization. Each joint owner, without the consent of any other account owner, may, and is hereby authorized by all joint owners to, make any transaction permitted under this authorization. Each joint owner is authorized to act for the other account owners. I understand that a joint owner will only have online access if I share my access code with them, and they will have access to all accounts within my membership.

**3. Fees and Charges:** There are certain fees and charges for services provided under this authorization. From time to time, the fees and charges may be changed. We will notify you as required by applicable law. Please refer to our separate Fee Schedule.

**4. Indemnification:** Any and all account owners agree to indemnify and hold the Credit Union harmless from all costs, including reasonable attorney's fees, damage, or claim related to the Credit Union's action in completing requests under this authorization, including claims of any joint owner, or in failing to complete a request as a result of incorrect information, insufficient funds, or circumstances beyond our control.

### ELECTRONIC SERVICES AGREEMENT

1. In this Agreement, the words "you" and "your" mean each person who signs the application for this Agreement or who uses the Oshkosh Truck CU Online Banking and/or Audio Response Teller (ART). The words "we", "us", "our" and "Credit Union" mean Oshkosh Truck Credit Union. The word "password" means the PIN you select. You will be responsible for protecting the confidentiality of your password. You agree that any person you provide the password shall be considered an authorized user and you will be responsible jointly and separately with the authorized user for any and all transactions. The word "Account" means those accounts with us that you may access by use of your password and the Online Banking and Audio Response systems. Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems are electronically automated services that may be accessed by an online computer or touch tone telephone, through which, when used in conjunction with a password, an electronic fund transfer may be initiated. A "business day" is a day the credit union is open for business.

2. Each person using Oshkosh Truck CU's Online Banking and/or Audio Response systems and each person you give your password to can access any of your accounts and otherwise use Oshkosh Truck CU's Online Banking and Audio Response Teller services.

3. You understand that your password, when used with Oshkosh Truck CU's Online Banking and/or Audio Response Teller systems, may be used to, among other things, transfer funds between certain Accounts, withdraw funds from certain Accounts, make advances under certain Accounts, make payments to certain Accounts and authorize payment to third parties.

4. Member Service for Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems is available at 920-233-2611 between 9:00 a.m. and 5:00 p.m. Central Time Monday through Friday, excluding holidays. Email should be addressed to mail@oshkoshtuckcu.org and mail should be addressed to: 2772 Oregon Street Oshkosh WI 54902

5. Online transactions between your accounts shall be carried out immediately. Any check withdrawal request shall be sent by first class U.S. Mail. You agree we shall not be liable or otherwise responsible in any way for any check once it is mailed. You will be responsible for all unauthorized transfers made from your Account by use of the Oshkosh Truck Online Banking and/or Audio Response Teller systems, subject to the limitations contained in applicable Federal Law. Those limitations of your liability for unauthorized transfers are summarized in the disclosures accompanying this Agreement.

Date

6. You will contact us immediately if you believe your password has been lost, stolen, discovered, used, and/or obtained by some unauthorized person or Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems have been compromised in any way. The quickest way to notify us is to telephone us at 920-233-2611. You understand we may suspend access to the Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems until such problems are corrected.

7. We may suspend, terminate or cancel your use of Oshkosh Truck's Online Banking and Audio Response Teller systems at any time at our sole discretion and without notice to you. We may give you notice of suspension, termination or cancellation, but we are not obligated to do so. Your password may not be used with the Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems after we suspend, terminate or cancel, and you will discontinue its use immediately. You may terminate or cancel the use of the Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems by providing us with written notification. Your written notice of termination or cancellation will become effective not later than the end of the first business day following our actual receipt of your notice. The termination or cancellation of the use of Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems will not affect the liability incurred by you prior to termination or cancellation.

8. You must keep your share account with us open in order for you to use Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems.

9. Except as changed by this Agreement, transactions initiated by the use of Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems are subject to the rules and agreements covering your Accounts with us, and this Agreement is made part of and supplemental to those rules and agreements.

10. You will pay any charges that may be assessed for the use of Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems. All approved charges may, at our option, be charged against any Account which may be accessed by your use of Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems or any other account in which you have an ownership interest or right to make withdrawals.

11. Your password will be used only for the type of transactions and to have access to only those Accounts that we have approved in advance. If through some error Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems permit you to withdraw funds from an account that you should not be allowed to use, we may charge the amount involved to an Account that you can use.

12. Your password may not be used to overdraw any Account.

13. In order to process your request you agree we may request and you must meet our security requirements to identify authorized users. However, we have no obligation to monitor how your password is used or to notify you if we notice any unusual activity with regards to any of your Accounts that may be accessed by use of your password.

We have no obligation to monitor how you use Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems or to notify you if we notice any unusual activity with regards to any of your Accounts that may be accessed by use of Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems. You agree obtaining Internet service is entirely your responsibility. You agree providing a computer to use the system is entirely your responsibility. You agree you are responsible for all charges assessed by communications companies, local and long-distance telephone companies, online service providers or other related companies.

14. You agree we accept no responsibility for equipment damage, computer viruses, damage to software or any other damage or failure which may occur as a result of your use of Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems. Even though we believe that the Oshkosh Truck Credit Union's Online Banking and/or Audio Response Teller systems will prove to be reliable, the system may not operate properly at all times. We, therefore, do not promise that Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems will always be available for your use. You will not attempt to make a transfer when the system tells you or other circumstances give you reason to believe that the system is closed or is not operating properly due to a technical malfunction or is otherwise unable to initiate the transaction you desire. You agree we assume no liability due to your inability to access the Oshkosh Truck's Online Banking and Audio Response Teller systems for any reason, including but not limited to communication problems or interruption or equipment failure.

15. This Agreement may be changed at any time by mailing a copy of any changes to your last statement address. Changes will be effective on the date that we mail them to you unless we are required by Federal Law to give you advance notice. Your use of Oshkosh Truck Credit Union's Online Banking and Audio Response Teller systems after the effective date of any change will acknowledge your acceptance of the change.

16. We can delay in enforcing any or all our rights under this Agreement without losing them. The fact that we do not enforce our rights in the instance does not mean that we will not do so in another instance.

17. This Agreement and all transactions under this Agreement will be governed by Wisconsin law and applicable Federal law.

## **ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES**

Federal regulation requires that we provide our members with additional information concerning "electronic fund transfers" involving their accounts. The following information applies to transactions made by use of a Debit Card (also known as a check card), and to regular automatic deposits to your account from another organization (such as automatic deposit of payroll, social security, pension or dividend checks) and to regular automatic withdrawals from your account to make a payment to another organization (such as insurance premiums or mortgage payments). It also applies to transactions made thru online banking, or audio response.

**IMPORTANT ACCOUNT OPENING INFORMATION:** Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. Our privacy policy and federal law protect the information you provide to us.

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.

**Online Banking and Audio Response Teller ACCOUNT ACCESS:** Your password may be used to initiate any of the following transactions, provided the accounts have been authorized for use. You may make:

- Transfers from Share Savings to Checking
- Transfers from Share Savings to Loan
- Advances from Kwik Cash Loan to Share Savings
- Transfers from Checking to Loan
- Requests for a withdrawal by check

- Transfers from Checking to Share Savings
- Inquiries of all designated accounts
- Advances from Loan to Checking
- Copies of transaction history for designated accounts

**SUMMARY OF YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS:** Contact us immediately if you believe your password(s) has (have) been lost or stolen. Telephoning us is the best way of keeping your possible losses to a minimum. You could lose all money in your account(s) (plus your available funds in your open line of credit(s)).

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 recover 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 a timelier manner.

If you tell us within 2 business days, you can lose no more than \$50, if someone used your security code without your permission. If you believe your security code (s) has (have) 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 \$50.00 if someone used your security code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your security code, and we can prove we could have stopped someone from using your security code without your permission if you had told us, you could lose as much as \$500.00. 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 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 may extend the time periods.

If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 920-233-2611 or write to us at 2772 Oregon Street, Oshkosh WI 54902.

**Limitation:** Under no circumstances will we be liable if we are unable to complete any payments and/or transfers initiated in a timely manner via the services because of the existence of any one or more of the following circumstances:

1. You do not obtain confirmation at the time you initiate a payment and/or transfer.
2. The designated account does not contain sufficient funds to complete the payment and/or transfer.
3. You have closed the designated account.
4. We have identified you as a credit risk and have chosen to (i) make all payments and/or transfers initiated by you via the services utilizing a paper, as opposed to electronic method, or (ii) to terminate your enrollment in the service.
5. The services, your equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you execute the transaction.
6. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

**SERVICE CHARGES:** Access to the WebVision Online Banking system and Audio Response Teller is free. However, each account affected by the transaction use of the Oshkosh Truck Credit Union's WebVision Online Banking services and Audio Response Teller, will be subject to the regular service charge imposed for that specified account, if any.

#### EQUIPMENT AND SOFTWARE

To access the available Online Banking services through Oshkosh Truck Credit Union's WebVision Online Banking, you must have an active account with an Internet Service Provider, an Internet browser software program from software publisher(s), with version number(s), we may specify from time to time, and any necessary hardware and other software (collectively, "Equipment").

You are responsible for, at your expense, obtaining, installing, maintaining and operating all Equipment that accesses the available online service. You must be an authorized user of the Equipment you use. We do not warrant nor will we be responsible for any errors or failures from the malfunction or failure of your Equipment.

**SUMMARY OF YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS:** If you have a checking account and/or other accounts with electronic transfers, with Oshkosh Truck CU, you will get a monthly account statement. In all other cases, you will get an account statement at least quarterly.

**STOP PAYMENTS AND PROCEDURES:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. You may do this online, but you will need to authorize the stop payment with your signature. Or you may call us at 920-233-2611, or write us at Oshkosh Truck Credit Union 2772 Oregon Street Oshkosh WI 54902 in time for us to receive your request before the payment is scheduled to be made or the check clears your account.

If you call, we may also require that you put your request in writing and get it to us within 14 days after you call. We will charge you \$10.00 for each stop payment order you place. If you order us to stop one of these payments 1 business day or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

**SUMMARY OF CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS:** If we do not complete a transfer to or from your account on time or in correct amount according to our agreement with you, we will be liable for your losses for damages as required by Federal law. However, there are some exceptions. We will not be liable for, for instance:

- if through no fault of ours, you do not have enough money in your account to make the transfer;
- if the system was not working properly, and you knew about the breakdown when you started the transfer;
- if circumstances beyond our control (such as hurricane, fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- if the funds in your account are subject to a court order or other restriction preventing the transfer; and
- there may be other exceptions stated in our agreement with you.

**CIRCUMSTANCES UNDER WHICH WE WILL DISCLOSE ACCOUNT INFORMATION TO THIRD PARTIES:** The Credit Union will disclose information to third parties about your account or transfers you made:

- when it is necessary to complete the transfers;
- in order to verify the existence and conditions of your account for a third party such as a credit bureau or merchant;
- in order to comply with a government agency or court orders; or
- if you give us written permission.

**Debit Cards - types of transfers and frequency and dollar limitations**

- You may use your Debit Card to pay for purchases at merchants who have agreed to accept the card. These purchases will be deducted from your checking account.
- For security reasons, there are some limitations on the dollar amounts of purchases you may make using your Debit Card - cash withdrawals \$300.00 / day / card. POS- \$1,500.00 / day / card.

**Automatic Deposits and Withdrawals**

**Confirmation of Deposit:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (920) 233-2611 to find out whether or not the deposit has been made.

**Stop Payment Procedure:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. We must receive your request three business days or more before the payment is scheduled to be made. If you order us to stop one or these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages to the extent provided by law.

**Notice of Payments Varying in Amount:** If you have told us in advance to make regular payments out of your account and if these regular payments may vary in amount, the organization you are going to pay is responsible for telling you, 10 days before each payment, when it will be made and how much it will be. If you wish, you may arrange with the organization you are going to pay to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

**ATM Transfers - types of transfers and frequency and dollar limitations -**

You may access your account(s) by ATM using your OTCU VISA Check Card and personal identification number, to:

- Get cash withdrawals from share draft and/or share account(s).
  - You may make no more than three withdrawals per day.
  - You may withdraw up to \$500.00 per day or dollar limits imposed at terminals.
    - Your individual limit may be less than \$500, please refer to your approval letter for your limit.
- Make transfers between certain share and / or share draft accounts.

Our debit cards can be used at most ATMs throughout the world, however, some services may not be available at all terminals. Please also see LIMITATIONS ON FREQUENCY OF TRANSFERS section regarding limitations that apply to debit card transactions.

**Currency Conversion:**

If you effect a transaction with your OTCU VISA Check Card in a currency other than US Dollars, VISA International Incorporated will convert the charge into a US dollar amount. VISA International will use its currency conversion procedure, which is disclosed to institutions that issue VISA cards. Currently, the conversion rate used by VISA International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by VISA International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by VISA International. The currency conversion rate used by VISA International on processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. VISA International Incorporated may charge a fee for conversion, and any such fee will be passed on to you the accountholder. This fee will generally show as a separate line item on your statement. It is separate from any fee charged by the merchant or by OTCU.

**Advisory Against Illegal Use:**

You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Limitations on frequency of transfers:**

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any month, you may not make more than six withdrawals or transfers from share account(s) to another credit union account of yours or to a third party by means of preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- For security reasons, there are other limits on the number of transfers you can make by ATM.
- For security reasons, there are other limits on the number of transfers you can make by debit card.

## FEES & CHARGES

### 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).

### Charges:

You are responsible for the charges, if any, ordinarily associated with your account, such as check and withdrawal charges, as described in the account Rules and Regulations as amended from time to time. Unless the account rules specify otherwise, any automatic withdrawal, or withdrawal through a ATM Cash Dispensing Machines, or purchase with a Debit Card, will be subject to any charge which would be imposed upon a non-electronic withdrawal. Please refer to our separate fee schedule for additional information about fees.

## DOCUMENTATION

### 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.

### Periodic statements.

You will get a monthly account statement from us for all your accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

## FINANCIAL INSTITUTIONS 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 to the extent provided by law. 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 attempted to make the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. If you have money in your account, but the funds are subject to legal process or other encumbrance.
7. 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 our separate Privacy Disclosure.

## UNAUTHORIZED TRANSFERS

### (a) Consumer liability.

*Generally.* Tell us IMMEDIATELY if you believe your card and/or code has been lost or stolen or has disappeared, or if you suspect any unauthorized use of your card. You will not be liable for unauthorized use of your card. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if you fail to give us notice of a lost or stolen card and/or code.

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 long trip or a hospital stay) kept you from telling us, we will extend the time period.

### *Additional Limits on Liability for OTCU's VISA Check Card, when used for point-of-sale transactions:*

You will not be liable for any unauthorized transactions using your OTCU's VISA Check Card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card 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. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA.

### (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 to the following address:

**Member Service Department  
Oshkosh Truck Credit Union  
2772 Oregon Street  
Oshkosh WI 54902**

Business Days: Monday through Friday, Excluding Federal Holidays.  
Phone: (920) 233-2611

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

**NOTICE OF ATM / NIGHT DEPOSIT FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- (2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- (3) Compare your records with the account statements you receive.
- (4) Don't lend your ATM / DEBIT / CHECK card to anyone.
- (5) Remember; do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- (6) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- (7) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (8) If you lose your ATM / DEBIT / CHECK card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- (10) Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- (12) Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home or other secure surrounding.
- (13) At a drive-up facility, make sure all the car doors are locked and all the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- (14) We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

# Electronic Services Request & Authorization: Signature Page

Please Add

  
  
  
  
  


- Online Banking**
- E-Statements**
- Bill Payer**
- Audio Response**
- Debit Card\_Member**

Debit Card\_Minor Child

**Account #**

**Member**

**Member Name:**

**Member Email Address:**

### This Authorization May Be Revoked At Any Time Without Penalty

\* Only services selected above will be added to your account. If you already have these services, the new disclosures will apply. Included in the "member copies" are TIS, Funds Availability, Member Privacy, and Fee Schedule which apply to all accounts whether choosing electronic services or not.

By signing this Electronic Services Request & Authorization or using Oshkosh Truck Credit Union's Online Banking system, Debit Card, Bill Payer, E-statements, or Audio Response, I agree to the terms and conditions in this authorization, and agreement, and further acknowledge receipt of a copy of this Agreement and Regulation E disclosures and agree to all of the terms set forth therein, and amendments thereto. I agree to keep a copy of the Authorization, Agreement and Disclosure for my records. If I selected electronic delivery of my statement, I understand that any required disclosures will also be given electronically rather than in paper format.

I also understand and agree to provide OTCU with my current email address, and inform the credit union if and when my email address changes.

I also agree that all information above is accurate and authorize Oshkosh Truck Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit-reporting agency. If I am a joint owner applying for a debit card, I also understand and acknowledge that I will only receive access to the share account indicated if I am an owner of that account.

Parent's Signature (Required for minor child debit card applications): I understand and agree that I am fully responsible for all charges and transactions made with the debit card issued to my child, and agree to hold harmless Oshkosh Truck Credit Union.

X

\_\_\_\_\_  
**Parent's signature (if member is a minor)**

\_\_\_\_\_  
**Date**

X

\_\_\_\_\_  
**Signature\_Member**

\_\_\_\_\_  
**Date**

# Electronic Services Request & Authorization: Signature Page

Please Add

  
  
  
  
  


**Online Banking**

**Bill Payer**

**Debit Card\_Joint Owner**

**Account #**

**Member Name**

**Joint Owner Name:**

**Joint Owner Email Address:**

**Joint  
Owner**

### This Authorization May Be Revoked At Any Time Without Penalty

\* Only services selected above will be added to your account. If you already have these services, the new disclosures will apply. Included in the "member copies" are TIS, Funds Availability, Member Privacy, and Fee Schedule which apply to all accounts whether choosing electronic services or not.

By signing this Electronic Services Request & Authorization or using Oshkosh Truck Credit Union's Online Banking system, Debit Card, Bill Payer, E-statements, or Audio Response, I agree to the terms and conditions in this authorization, and agreement, and further acknowledge receipt of a copy of this Agreement and Regulation E disclosures and agree to all of the terms set forth therein, and amendments thereto. I agree to keep a copy of the Authorization, Agreement and Disclosure for my records. If I selected electronic delivery of my statement, I understand that any required disclosures will also be given electronically rather than in paper format.

I also understand and agree to provide OTCU with my current email address, and inform the credit union if and when my email address changes.

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X

**Signature**

**Date**

# Oshkosh Truck Credit Union

Here for you, 24/7!

## Debit Card:

Your debit card application will be submitted for review. Once it is approved, your card will be ordered and mailed to you in approximately 10 days. Please watch for it to arrive in your mail.

A few days later, your PIN will arrive. Once you have both your card and your PIN do the following:

1. Sign the back of your card. This is very important to ensure that your card will work everywhere.
2. Activate your card at any ATM. To avoid any ATM fees, use OTCU's ATM. You will never be charged a fee to use our ATM with our card.
3. Begin using your debit card. Remember we do not charge any fee for purchases whether you use Debit or Credit. You also receive unlimited fee free ATM usage at any OTCU ATM. You also have 2 free foreign ATM transactions each month.
4. Save even more on ATM fees by getting cash back at a merchant while doing your other shopping such as at the grocery store, or Shopko, Walmart, etc. At these merchants, you can use your PIN to pay for your purchase and request additional cash back at the same time. This saves you a trip to the ATM and saves you money in fees.
5. This card is not "Real Time". What that means is that balances are not instantly updated for deposits, withdrawals, check clearings, online banking transfers or ACH transactions. OTCU will send a "Positive Balance File" at approximately 8am Sunday thru Friday, and again at approximately 6pm Friday night with your current account balances. Any transactions done using your debit card will be deducted from this available balance and tracked by our processor. The actual transactions will then be posted to your account once per day.

## Bill Payer:

If you signed up for Bill Payer, it will only take a couple of days to activate. Upon activation we will notify you that your Bill Payer account is available. Access to Bill Payer is conveniently available right inside our secure online banking site. The first time you click on the Bill Payer link, a disclosure will pop up. You need to click on ACCEPT. It will then ask you to verify your email address. Once this is completed, you will not be asked these items again.

When you are done with Bill Payer, you must click on SIGN OUT and then on the next screen, click on DONE. This will take you directly back to Online Banking. Do not close out of the screen by clicking on the red "X" in the corner. If you do so, you cannot get back into Bill Payer for approximately 10 minutes. If you try to access it before 10 minutes is up, you can get locked out.

Bill Payer is a free service as long as you complete at least one transaction per month. If you do not do at least one transaction per month, you will be charged an inactive account fee of \$4.95 for each month without transactions. You will not be charged any fees if you actively use Bill Payer each month.

## E-Statements:

If you signed up for E-Statements, your first E-Statement will be available on the first day of the next statement period. Generally this is the first day of the month if you have any electronic transactions. E-Statements are accessed from a link within our secure online banking site. When you first click on e-statements, a disclosure will pop up and require you to accept or decline. Click "accept". This is a one-time requirement. The disclosure is always available for your review by clicking on the link shown within E-Statements. You will also have access to our most recent newsletters via a link in E-Statements. If you did not sign up for E-Statements today, but decide you want them, you can automatically enroll yourself by clicking on the link in Online Banking.

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Here for you, 24/7!

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1. Sign the back of your card. This is very important to ensure that your card will work everywhere.
2. Activate your card at any ATM. To avoid any ATM fees, use OTCU's ATM. You will never be charged a fee to use our ATM with our card.
3. Begin using your debit card. Remember we do not charge any fee for purchases whether you use Debit or Credit. You also receive unlimited fee free ATM usage at any OTCU ATM. You also have 2 free foreign ATM transactions each month.
4. Save even more on ATM fees by getting cash back at a merchant while doing your other shopping such as at the grocery store, or Shopko, Walmart, etc. At these merchants, you can use your PIN to pay for your purchase and request additional cash back at the same time. This saves you a trip to the ATM and saves you money in fees.
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## Joint Owner