

NORRISTOWN BELL CREDIT UNION CARDHOLDER AGREEMENT

I/we, the applicant(s), in consideration of Norristown Bell Credit Union (you, your) issuing to me a Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card, hereby agree to be legally bound by the following terms and conditions.

- 1. Accounts and uses of Norristown Bell Credit Union MasterMoney card or Norristown Bell Credit Union ATM card.** I have the account(s) with you set forth on my application form. I hereby request that you issue to me one or more cards to be used in connection with such accounts as described in this Agreement.

I understand that I may use the card at a STAR ATM to (1) withdraw cash from my account(s), (2) effect transfers to or from my accounts, (3) make or arrange for deposits to my account(s) or (4) receive information regarding the balance in my account(s). I also understand and acknowledge that not all STAR ATMs may accept deposits and some STAR ATMs may limit the amount of funds that may be deposited and you may not control these limits.

I may also use the card at ATMs (automated teller machines) throughout the United States and in certain foreign countries that bear the STAR name and logo or PLUS SYSTEM name and logo to (1) make withdrawals from, (2) effect transfers to or from, or (3) receive information regarding the balance in my checking or savings account(s) that are designated as the primary account of each type on my application form.

I further understand that I may use the Norristown Bell Credit Union MasterMoney card at any retail establishment (merchant) wherever STAR or MasterMoney cards are accepted to purchase goods and services and/or obtain cash where permitted by the merchant (purchase). If the transaction is processed using the MasterMoney card capability, no Personal Identification Number (PIN) is required to authenticate and validate the transaction. I may use the Norristown Bell Credit Union ATM card where STAR cards are accepted. The MasterMoney card Purchase Capability is not available with the Norristown Bell Credit Union ATM card. If I use the MasterMoney 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 primary checking account designated on my application form and directing or ordering you to pay such funds to the merchant.

I request that you provide to me such additional services or access to other ATM systems or networks using the card, which you may 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 access to additional accounts of mine through the card that you have issued to me. I agree that the uses of the card described in this Agreement shall be subject to the rules and regulations for each account that is accessible by such card.

- 2. Use of PIN with the Card.** I understand that a STAR ATM or a PLUS SYSTEM ATM is an automated teller machine. It can and will perform

many of the same tasks as a human teller. I acknowledge that the PIN which I use with the card is my signature, that it identifies the bearer of the card to the STAR ATM, PLUS SYSTEM ATM or other network ATM and authenticates and validates the directions given just as my actual signature and other such proof identify me and authenticate and validate my directions to a human teller. I also understand that a merchant who accepts the card for a purchase transaction may have an electronic terminal (merchant-operated or self-service) that which requires the use of my PIN; when my PIN is used at a merchant's terminal, it will authenticate and validate my 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 card is a security method by which you are helping me to maintain the safety 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 AGREE TO CONTACT YOU AT ONCE if I believe that the card(s) issued to me or that my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions that I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get refunded any money lost after that time. I AGREE THAT IF I GIVE MY PIN AND/OR CARD(S) 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. How to Contact Norristown Bell Credit Union.** CONTACT US IMMEDIATELY if you believe your NBCU MasterMoney card or NBCU ATM card or PIN has been lost or stolen. Call Norristown Bell Credit Union at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. Friday and 9:00 a.m. to 12:00 noon Saturday, (excluding holidays). After regular business hours, to report a LOST or STOLEN card, call 1-800-523-4175.

If you notice unauthorized transactions on your statement, if you think a statement or receipt is incorrect, if you need more information regarding a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. Friday and 9:00 a.m. to 12:00 noon Saturday, (excluding holidays), or immediately write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card is being improperly used and would like to have it blocked, call 1-800-523-4175 and report it as lost or stolen.

5. **Charges.** I agree to pay the charges or transaction fees that 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. Attached is the current list of fees. For any listing of fees and charges, please access our website at www.nbcu.org as needed.
6. **Deposits.** I agree that when I make a deposit at a STAR ATM you have the right to verify that deposit before you make the money available to me. If I deliver cash, checks or other items to a STAR ATM, 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 which financial institution owns that particular ATM. I also understand and acknowledge that not all STAR ATMs may accept deposits and some STAR ATMs may limit the amount of funds that may be deposited and you may not control these limits.
7. **Liability.** If the card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement, disclosure statement, and the agreement for such account.

I agree that if I make deposits 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, 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 that are not collected, including any fees that may apply.

8. **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 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 card after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change. For a current cardholder agreement, disclosure statement, or list of fees, please access our website at www.nbcu.org.
9. **Ownership.** I agree that the card is your property and that I will surrender it to you upon your request. I agree that the card is non-transferable.
10. **Disclosures.** I hereby acknowledge receipt of the cardholder agreement and disclosure statement informing me of my rights under the Electronic Transfer Act and all other required regulations.