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AAFUCU DEBIT MASTERCARD® AGREEMENT

This agreement is for the Debit MasterCard®. In this agreement, the words “you” and “your” mean the cardholder. The words “us,” “we,” and “our” mean Air Academy Federal Credit Union (AAFUCU).

AGREEMENT

This agreement describes and governs the use of the Debit MasterCard® issued so you may transact business at our Automated Teller Machines (ATMs), or at any CO-OP Network®/MasterCard®/Maestro™ terminals, or at participating merchants displaying the MasterCard®, Armed Forces Financial Network (AFFN)®, Jeanie® or Pulse® logos. This agreement and our Electronic Funds Transfer (EFT) Disclosure define your and our responsibilities with respect to transactions made at CO-OP Network/MasterCard®/Maestro terminals, or participating merchants. By signing, using or allowing another to use your card, you agree to be bound by the terms of the agreement and EFT Disclosure. You understand that the agreements, rules and regulations applicable to your share account, share draft account, line of credit account and any other account remain in effect, except as they may be specifically modified by this agreement and EFT Disclosure.

LIMITATIONS

The following limits apply:

- You may withdraw up to \$500.00 per member card, per day.*
- You may make purchases at participating merchants up to \$5,000.00 when our processor is in communication with our central computer. Higher limits are available upon request. When our processor is not in communication with our central computer, you may make purchases up to \$500.00 per member card, per day.*
- When your account reflects holds for uncollected funds, your balance eligible for withdrawal will be reduced by the amount of such holds.
- When you have authorized a transaction for a purchase from a participating merchant, and we have accepted it, an account hold in the amount of the purchase(s) will reduce your account balance eligible for withdrawal.
- Refer to the additional transaction limitations listed in our separate Account Fees and Requirements Disclosure for information about ATM Card Point of Sale (POS) transactions.

*We reserve the right to change off-line limits at any time.

IDENTIFICATION

To select a Personal Identification Number (PIN) for your Debit MasterCard®, follow the instructions you received with your Debit Card. A PIN enables you to use your card at any CO-OP Network/MasterCard®/Maestro terminal. For your protection, the PIN must never be written on the card. If you authorize us to issue a card (or any other access device) to anyone else, you authorize that individual to withdraw funds from any account which can be accessed by the card, regardless of whether that individual is authorized to withdraw money from the account by any other means.

FEES AND CHARGES

There is no annual fee and there are no transaction fees when the transaction is conducted at an AAFCU ATM. AAFCU is not responsible for surcharges assessed by the owner of a non-AAFCU (foreign) ATM. If an ATM/Debit Card transaction is received for processing and funds are not available, we will debit the Share Draft Line of Credit (LOC), Overdraft Privilege (if applicable) or other account(s) set up as overdraft protection. If sufficient funds are not available in your account(s) or on the LOC, we will charge an overdraft fee. The following fees may also be charged: PIN/card reissue; lost/stolen card; sales draft copy request. Please refer to our separate Schedule of Fees and Charges and Membership Agreement for additional information about charges and account restrictions.

MODIFICATION AND CANCELLATION

We may amend this agreement and the EFT Disclosure by mailing you written notice. We may cancel this agreement at any time with or without cause, and without liability to you, and without in any way affecting your obligations to us, provided we are in accordance with applicable laws and regulations. Except to the extent that federal law applies, this agreement shall be governed by Colorado law.

OWNERSHIP

You agree the Debit MasterCard® issued by us is and remains our property, is not transferable by you and will be immediately returned to us upon our request.

MISCELLANEOUS

- You will receive a receipt for each transaction that is made at our or other CO-OP network/MasterCard®/Maestro terminals.
- All deposits and payments made at any CO-OP Network/MasterCard®/Maestro terminals will be credited subject to verification and collection. All deposits and payments are subject to Regulation CC check holds.
- All Debit MasterCard® transfers and purchases are subject to Regulation D.