

GREATER CINCINNATI CREDIT UNION
STAR DEBIT CARD CARDHOLDER'S AGREEMENT AND DISCLOSURE STATEMENT

AGREEMENT

This Agreement and Disclosure Statement applies to the Credit Union STAR DEBIT CARD (the Card) issued by Greater Cincinnati Credit Union (referred to as "We", "Us" or "Our"). By signing an application for or using the Card, You agree to be bound by the provisions of this Agreement, Disclosure Statement and fees as published in "Fee Schedule for Services." Please refer to the pamphlet, "Important Account Information for our Members" for other information relating to your accounts. ("You", "Yours" and "Yours" refer to each person who signs an application for the Card or uses the Card).

CONSUMER LIABILITY

• Generally, Tell Us AT ONCE if You believe Your card and/or code has been lost or stolen. Telephoning is the best way of keeping Your possible losses down. You could lose all the money in Your account (plus Your maximum overdraft line of credit). If You tell Us within 2 business days, You can lose no more than \$50 if someone used Your card and/or code without Your permission. (If You believe Your card and/or code has 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 if someone used Your card and/or code without Your permission).

If You do NOT tell Us within 2 business days after You learn of the loss or theft of Your card and/or code, and We can prove We could have stopped someone from using Your card and/or code without Your permission if You had told Us, You could lose as much as \$500.

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 a long trip or a hospital stay) kept You from telling Us, We will extend the time periods.

• Additional Limit on Liability for STAR DEBIT CARD. Unless You have been grossly negligent or have engaged in fraud, You will not be liable for any unauthorized transactions using Your lost or stolen STAR DEBIT CARD. This additional limit on liability does not apply to ATM transactions, to transactions using Your Personal Identification Number which are not processed by VISA®, or to commercial cards.

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 below.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write Us at the telephone number or address listed below, 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.

We will determine whether an error occurred within 10 business days (5 business days for STAR DEBIT CARD point-of-sale transactions and 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, 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 (5 business days for STAR DEBIT CARD point-of-sale transactions and 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 by contacting us at:

GREATER CINCINNATI CREDIT UNION
C/O ACCOUNTING DEPARTMENT
7221 MONTGOMERY RD
CINCINNATI, OHIO 45236

Business Days: Monday through Friday, Excluding Federal Holidays Phone: (513) 559-1234 or (800) 803-1234

USE OF YOUR STAR DEBIT CARD

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

You may use Your STAR DEBIT CARD to purchase goods or services from any merchant or company that accepts VISA Debit or to obtain cash from any financial institution that accepts VISA Debit. You agree to sign a sales draft ("Draft") or withdrawal voucher for each purchase or cash withdrawal, and You authorize Us to debit or credit (whichever is appropriate) Your checking (Share Draft) account (the "Checking Account") for the total amount shown on any Draft, withdrawal or credit voucher originated by the use of Your Card. From time to time certain states domestically, foreign countries or geographical regions of the world may be blocked for security reasons. If You are traveling and would like to request an exemption from certain transactions being restricted or You need more information, please call the Call Center at (513) 559-1234 / (800) 803-1234 during normal business hours.

LIMITATIONS ON USE OF THE CARD

Indicated below are types of Electronic Funds Transfers we are capable of handling, some of which may not apply to your account.

The use of Your Card may otherwise be limited by Us at Our discretion, and the privilege of using Your Card in no way constitutes an absolute right to withdraw funds from Your checking account through the use of Your Card. If a transaction is approved, We reserve the right to place a hold on Your checking account, of Your Card, for the approved amount. This means We may not approve subsequent transactions, and We may not pay other items drawn on Your checking account even if the approved transaction is not completed. We will have no liability to You if, as a result of holds placed on Your checking account when We approve any authorized use of Your Card, We refuse to pay any check, draft or other item drawn on Your checking account. We will also have no liability to You if We do not authorize Your use of the Card for any reason.

You may access Your account(s) by ATM using Your STAR DEBIT CARD and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
- get cash withdrawals from savings account(s)
- get cash withdrawals from line of credit

You may withdraw no more than a combined total of \$500.00 or an amount determined at account opening per day from savings and checking accounts, line of credit, and POS

- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from line of credit to checking account(s)
- transfer funds from line of credit to savings account(s)
- get information about:

the account balance of Your checking accounts
the account balance of Your savings accounts

Some of these services may not be available at all terminals.

Types of STAR ATM/Point-of-Sale Transactions - Charges

You may access Your account to purchase goods (in person). You may not exceed \$2,500.00 in transactions per day. Higher levels may be requested.

Dollar Limitations - Using Your ATM Card: • You may not exceed a combined total of \$500.00 or an amount determined at account opening per day from accounts or line of credit.

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Types of STAR DEBIT CARD Point-of-Sale Transactions - You may access Your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that You can do with a credit card (that a participating merchant will accept with a credit card).

DEBIT CARD Transactions - charges - Using Your DEBIT CARD:

- You may not exceed \$2,500.00 in transactions per day. Higher levels may be requested.

Foreign Currency Conversion. When You use Your STAR DEBIT CARD to make a transaction in a foreign country or initiate a transaction in a foreign currency*, VISA International will convert the transaction to a U.S. dollar amount in accordance with their operating regulations or conversion procedures in effect at the time the transaction is processed. As of April 2, 2005, the exchange rate between the transaction currency and the billing currency for international transactions is either (1) a rate selected by VISA from the range of acceptable rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives or (2) the government-mandated rate in effect for the applicable

central processing date. The foreign currency conversion rate in effect on the applicable processing date for a transaction may differ from the rate in effect on the sale or posting date on Your billing statement.

*From time to time certain countries or geographical regions may be blocked for security reasons. *If you are traveling and need more information, please contact our Call Center at (800) 803-1234.*

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.

SECRECY OF PIN

If We have issued a Personal Identification Number (PIN) to You, You agree to keep Your PIN secret and You also agree that You will not write the PIN on Your Card nor on any item You keep with Your Cards.

STOP PAYMENT

You waive the right to stop payment of any sales draft or other item originated by use of Your Card.

CHARGES

We will charge Your checking account each month for the Card according to the Fee Schedule. **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). Refer to the "Fee Schedule for Members" for other applicable charges.

DOCUMENTATION

Terminal transfers - You can get a receipt at the time You make any transfers to or from Your checking or savings account using an ATM or point of sale terminal. You will get a monthly checking account statement or you will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You waive any right to receive automatically with Your checking account statement a copy or facsimile of any Draft or Item originated by use of Your Card. You have the right to inspect a copy of any Draft or other item upon Your prompt request and compliance with reasonable procedures as established by Us.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If We do not complete a transfer to or from Your checking or savings account on time or in the correct amount, according to Our agreement with You, 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, You do not have enough money in Your account to make the transfer.
2. If You are attempting to draw against deposits of checks, drafts or other non-cash items that have not yet been collected. Generally, a check is collected when We present it to the bank it is drawn on and that bank pays Us its value.
3. If You are attempting to draw against funds deposited in an ATM before the amount of Your deposit has been manually verified by Us and credited to Your account.
4. If the transfer would exceed the credit limit on the overdraft line of credit (if any) that You may have under overdraft loan protection.
5. If the ATM where You are making the transfer does not have enough cash.
6. If the ATM terminal system was not working properly and You knew about the breakdown when You started the transfer.
7. If circumstances beyond Our control (such as fire or flood) prevent the transfer despite reasonable precautions that We may have taken.
8. If the funds in the account have been offered by Us in payment of a delinquent loan or if the funds have been attached or otherwise proceeded against as a result of a lawsuit that someone has brought against You or against a joint depositor on Your account.

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 the separate Privacy Disclosure.

MERCHANT DISPUTES

If You have a problem with property or services purchased with Your Card, You must first try in good faith to return them or give the merchant a chance to correct the problem before We can help You resolve the problem.

OVERDRAFTS AND CASH ADVANCES

If any Draft originated by the use of Your Card results in an overdraft of Your checking account*, You will be notified and You agree to make immediate payment to Us of the amount of such overdrafts together with such service charge as set forth in the rules and regulations for Your checking account. If You have overdraft protection under the terms of an overdraft protection loan account with Us, You agree that any Draft which overdraws Your checking account will be paid by means of a transfer from Your overdraft protection loan account and such transfer will be treated as a cash advance under the terms of the Overdraft Protection Loan Agreement previously disclosed to You. Cash advances from a terminal on Your Credit Card or line of credit loan are repayable, together with all charges due on such advances or loans, as provided in the terms and conditions of Your credit card agreement or loan agreement, whichever is applicable, as they may be amended from time to time.*Applies to accounts that Overdraft Protection services have been OPTED-IN by You. For additional information regarding the opting-in of overdraft protection for Your card please contact the Credit Union at (513) 559-1234.

CLOSED ACCOUNTS

You agree to pay Us immediately for the amount of any Drafts, originated by the use of Your Card, which cannot be charged to Your checking account because it is closed or the funds are otherwise unavailable for withdrawal. In which event, You also agree to immediately discontinue the use of Your Card and to return the Card to Us.

CANCELLATION

We may refuse to issue a Card and We may revoke Your Card privileges with or without cause or notice, other than that required by Federal or State law. Your Card at all times remains Our property and may be repossessed by Us at any time. Upon cancellation of cardholder privileges, You must surrender the Card to Us or Our authorized agent upon demand or knowledge of cancellation. You agree not to use or attempt to use an expired, revoked or otherwise invalid Card. If the Card is used other than as permitted by this Agreement, We may, at Our option and without waiving any rights, recognize the transactions and debit or credit Your checking account accordingly. The cancellation of Card privileges, by You and by Us, does not affect other rights and privileges under Your checking account agreement.

MISCELLANEOUS TERMS

- (1) We have no liability or responsibility if, for any reason, the Card is not honored by any merchant, company, financial institution or any other business establishment.
- (2) The agreements, rules and regulations governing Your checking, savings and Credit Card accounts will continue to apply to any of Your obligations to Us and Our responsibilities to You which are not covered by this Agreement.
- (3) The term "Sales Draft" as used herein means the paper document approved by Us for use when a transaction is originated by a Card.
- (4) We may rely upon Your address, appearing on Your application for the Card, until We receive written notice of a change in address from You.
- (5) We may modify or amend this Agreement, in whole or in part, upon reasonable written notice in compliance with Federal law and regulations.
- (6) If any provision of this Agreement and Disclosure Statement is declared to be invalid by any court of law or appropriate regulatory body, the remaining provisions of the Agreement and Disclosure Statement shall not be affected thereby.
- (7) The descriptive headings of this Agreement and Disclosure Statement are for convenience only and shall not control or affect the meaning or construction of any of the provisions hereof.
- (8) This Agreement will be governed by the laws of the State of Ohio.

FOR FURTHER ACCOUNT INFORMATION PLEASE CONTACT:

GREATER CINCINNATI CREDIT UNION, INC
7221 MONTGOMERY RD, CINCINNATI OH 45236
(513) 559-1234 / (800) 803-1234
TELLIE BY PHONE: (513) 559-0901
www.gccu.org