VISA® DEBIT CARD AGREEMENT AND DISCLOSURE STATEMENT

This Agreement and Disclosure Statement (Agreement) explains how you can use your VISA Debit Card and it sets forth your rights and responsibilities.

This agreement contains the following definitions:

a. "You" and "Your" mean each and all of those who agree to be bound by this Agreement;

b. "Card" means the Visa debit card issued to you;

c "Account" means the checking account designated on the application for your Card;

d. "We" or "Credit Union" means Universal 1 Credit; and

e. "Transaction" means use of the Card or the Account number on the Card.

You will be bound by this Agreement by your first use of your Card after you receive this Agreement. The Card shall remain our property and shall be surrendered immediately to us upon our request. You cannot transfer your Card to another person and we may cancel and retrieve your Card at any time without notice to you.

1. YOUR ENCODED CARD AND PERSONAL IDENTIFICATION NUMBER (PIN). You will assign a personal identification number (PIN) to your card. The PIN is personal and confidential, and is a security method by which we are helping you to maintain the security of your account. You agree to protect the secrecy of your PIN, not to write it on your Card, nor keep it where it could be found with your Card. You agree to take all reasonable precautions so that no one else learns your PIN. Failure to comply could cause you to lose money or loss of Card privileges.

2. RESPONSIBILITY FOR TRANSACTIONS. You are responsible for all Transactions you make with the Card or that you authorize another person to make with the Card. You agree that if you give your PIN or card to someone else to use, you are authorizing them to act on your behalf and you will be responsible for any use of the Card by them. If the Account is a joint account, all Transactions involving the Account are binding on all Account holders. Section 10 below tells you about your responsibility for unauthorized use.

3. USE OF THE CARD. For purchases, you may use the Card:

a. without the PIN to purchase goods or services at places that accept Visa cards (these are Point-of-Sale or POS transactions);

b. to order goods or services by mail, telephone or internet; and

c. to receive cash advances at financial institutions that accept Visa.

For ATM transactions, you may use the Card at any affiliated-network ATM for the following purposes, to the extent the law allows and the ATM is able to perform the transactions:

a. Cash Withdrawals. You can use your Card to obtain a cash withdrawal from any of your designated accounts.

b. Deposits. You can use your Card to make deposits to your designated accounts, as long as that ATM accepts deposits and has no other restrictions. (Not all ATMs support deposit transactions.) An automatic two-business day hold is placed on such deposits. Deposits may be placed on an extended hold. We will notify of you of any extended hold, and when the funds will be available. Deposits (cash or checks) to nonproprietary ATMs may not be available until the fifth business day after the date of your deposit.

c. Transfers. You can use your Card to transfer money between your designated accounts.

d. Balance Inquiries. You can use your Card to check the balance in your designated accounts.

4. LIMITATIONS ON DOLLAR AMOUNTS AND FREQUENCY OF TRANSACTIONS. You agree not to use your Card for a transaction that would cause the balance in your designated accounts to go below zero. We will not be required to complete any such transaction; but, if we do so, you agree to pay us the excess amount or improperly withdrawn or transferred amount immediately upon our request. We will also refuse to complete your transaction if your Card is damaged or has been canceled. We may also limit or refuse to complete your transactions when we have to for security reasons.

You may complete a maximum of fifteen (15) Transactions per day, of which five (5) may be ATM withdrawals. You may not exceed five (5) ATM withdrawals per day.

When a purchase is made in a foreign country, the transaction amount is converted to U.S. dollars and a 1% currency conversion fee is added.

5. CHARGES FOR ATM TRANSACTIONS. We do not charge for deposits and funds transfers at our ATMs. You may be charged a fee for balance inquiries and excessive withdrawals. When you use a nonproprietary ATM, you may be charged a fee by the ATM operator or related ATM networks (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). See General Fee Schedule. A complete list of proprietary ATMs can be obtained at www.u1cu.org or by writing U1CU, Attn: Card Services, P.O. Box 467, Dayton, Ohio 45409.

When a purchase is made in a foreign country, the transaction amount is converted to U.S. dollars and a 1% currency conversion fee is added.

6. RECEIPTS AND ACCOUNT STATEMENTS. You will receive a receipt for transactions made with your Card at any merchant, POS terminal, or ATM. Final credit of all deposits and payments made by you at an ATM are subject to our verification of the actual amounts deposited and paid, regardless of the figure shown on the receipt you receive at the ATM. You will receive a monthly Account statement for your designated accounts which will include Transactions made with Your Card. Sales or cash advance drafts for those Transactions will not be returned with the statement. You will need to retain the copies of such drafts that were furnished at the time of the Transaction and use them to verify the accuracy of the statement. It is very important that you regularly check your account statement for errors, discrepancies, or improper Transactions. Photocopies or drafts will be furnished on request for a fee.

7. CARD SERVICES DEPARTMENT. Our business days are Monday through Friday, other than legal holidays.

8. RETURNS. Merchants and others who honor the Card may give credit for returns or adjustments. They will do so by initiating a credit to the Credit Union, and Your Account will be credited.

9. DISCLOSURE OF INFORMATION ABOUT YOUR DESIGNATED ACCOUNTS: In the ordinary course of business we may disclose information to third parties about your designated account or the transfers you make:

a. Where it is necessary for completing transfers or resolving errors involving transfers.

b. In order to verify the existence and condition of your designated accounts for a third party.

c. In order to comply with orders or subpoenas of government agencies or courts.

d. If you give us your written permission.

10. LIABILITY FOR UNAUTHORIZED USE. You will be liable for unauthorized use of your Card to the extent allowed by applicable federal and state law. You agree that if you give your PIN and/or debit card to someone else to use, you are authorizing them to act on your behalf and you will be responsible for any use of the card by them.

The following is a description of your liability for unauthorized use of your Card:

Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts. If your Card 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 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 we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as $500.

Also, if our 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 hospital stay) kept you from telling us, we may extend the time periods.

Your liability may be more limited in certain cases under applicable state law.

If you believe that your Card has been lost or stolen, or that someone has transferred or may transfer money from your designated accounts without your permission, call us at **937-225-6800 or 1-800-762-9555**; or after business hours at **800-472-3272** or write to **U1CU, Attn: Card Services, PO Box 467, Dayton, OH 45409**.

Possession of a U1 Visa debit card is a privilege which may be revoked at any time. U1 may not replace a lost or stolen debit card if the lost or stolen card resulted in a financial loss to the Credit Union. If a replacement card is issued for lost, stolen or captured cards, your account may be assessed a fee for the replacement card. See General Fee Schedule.

11. EVIDENCE. If we go to court for any reason, we can use a copy, microfilm, microfiche or photograph of any document or person to prove what you owe or that a transaction has taken place and the copy, microfilm, or microfiche will have the same validity as the original.

12. GAMBLING AND UNLAWFUL TRANSACTIONS PROHIBITED. You agree not to use the Card for (a) gambling, or (b) for any purpose prohibited by state or federal law, either at the place the transaction is initiated or at the place conducted. Your use of the card for any transaction constitutes your warranty that the transaction does not violate any provision of law and is not otherwise prohibited. You agree that neither the Credit Union, Visa International, nor their agents shall be liable for any claim related to any transaction you authorize which may in fact be unlawful.

13. RIGHT TO STOP PAYMENT AND PROCEDURE. If you have arranged in advance to have regular payments made from your account, you can stop any of these payments by calling the Credit Union at 937-225-6800 or 800-762-9555, or write to: U1CU, Attn: Card Services, P.O. Box 467, Dayton, Ohio 45409, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, the Credit Union may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order the Credit Union to stop one of these payments three (3) business days or more before the Transaction is scheduled, and we do not do so, we will be liable for losses or damages you are able to prove.

14. STOP PAYMENT WAIVER. You waive the right to stop payment on any draft issued against your account which has been properly guaranteed.

15. REFUSAL TO HONOR CARD. The Credit Union is not liable for the refusal or inability of an electronic terminal to honor the Card or to complete a withdrawal from your Account, or for their retention of the Card. We are also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.

16. LIABILITY FOR FAILURE TO MAKE TRANSACTIONS: If you properly instruct us to perform a transaction on your designated accounts and we do not complete it on time or in the correct amount, and we have agreed to perform it, with certain exceptions we will be liable for your losses or damages. Paragraph #4 of this Agreement ("Limitations on Dollar Amounts and Frequency of Transactions") lists a number of situations in which we do not agree to complete withdrawals or transfers. We also will not be liable if we have terminated this Agreement; if the funds in your designated accounts are subject to legal process or other encumbrance restricting the transaction; if circumstances beyond our control (such as fire or flood) prevent the transaction from being completed despite reasonable precautions that we have taken; if an ATM does not have enough cash to complete the transaction; or if there is a technical malfunction which is known to you when you try to perform the transaction. There may also be other exceptions provided by applicable law.

17. OUR RULES AND REGULATIONS AND OTHER AGREEMENTS. All Transactions covered by the Agreement are also subject to all rules and agreements that govern the Account being debited or credited in connection with a Transaction, except as modified by this Agreement. Your designated accounts may also be governed by other agreements between you and us and by our Rules and Regulations for your designated accounts.

18. FOREIGN TRANSACTIONS. Transactions initiated in foreign countries and foreign currencies will be charged to your Account in U.S. Dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international Transactions established by Visa International, Inc. or MasterCard through whose facilities such Transactions are handled.

19. THIS AGREEMENT SUPERSEDES ALL OTHERS. Even though the sales, cash advances, or other slips that you sign or receive when using the Card or the Account number on the Card may contain different terms, this Agreement is the sole Agreement that applies to all Transactions involving the Card.

20. CHANGING THIS AGREEMENT. We have the right to change the terms of this Agreement from time to time. We will notify you at least 21 days before the change will take effect if the change will cause you greater costs or liability or if it will limit your access to your designated accounts. We do not have to notify you in advance, however, if the change is necessary for security reasons.

21 TERMINATING THIS AGREEMENT. You can terminate this Agreement at any time by notifying us in writing and no longer using your Card. We can also terminate the Agreement or cancel your Card at any time without notice. You must agree to return the Card to the Credit Union or destroy it upon the Credit Union's Request. Whether you terminate the Agreement, or we do, the termination will not affect your obligations under this Agreement, even if we allow any transaction to be completed with your Card after this Agreement has been terminated.

22. NO WAIVER. We can delay enforcing any of our rights under this Agreement and the law, any number of times, without losing those rights.

23. NOTICES: All notices from us will be effective when we have mailed them or delivered them to the last address that we have for you in our records. Notice sent to any joint account owner will be considered notice to all. Notices from you will generally be effective once we receive them at **U1CU, Attn: Card Services, P O Box 467, Dayton, OH 45409**, but notices under Paragraph #10 ("Liability for Unauthorized Use") will be effective once you have done whatever is reasonably necessary to give us the information we need - such as by telephoning or mailing a notice to us.

24. COLLECTION EXPENSES. If we ever have to file a lawsuit to collect what you owe us, you will pay our reasonable expenses, including attorney's fees to the extent permitted by law.

25. APPLICABLE STATE LAW. Any questions under this Agreement will be decided by Ohio law. If any term of this Agreement cannot legally be enforced, this Agreement is to be considered changed to the extent necessary to comply with the law.

26. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. Telephone us at **937-225-6800 or 1-800-762-9555**; or write us at **U1CU, Attn: Card Services, PO Box 467, Dayton, OH 45409**, as soon as you can if you think your receipt or statement is wrong or if you need more information about a transfer listed on your receipt or account statement. We must hear from you no later than 60 days after we send the first account statement on which the problem or error appears.

A. Tell us your name and account number.

B. Describe the error or 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.

C. Tell us the dollar amount of the suspected error.

If you notified us verbally of the error, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not recredit your account, or, we may reverse the credit to your account, if a credit was made.

We will tell you the results of our investigation within 10 business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days, so that you will have the use of the money during the time it takes us to complete our investigation. For Point-of-Sale transactions, transactions outside of the U.S. or transfers that occur within 30 days of the first deposit to the account, we may take up to 20 business days to tell you the results of our investigation and correct any error, or if we need more time we may take up to 90 days to investigate.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

These rights apply to transactions involving your designated accounts. You have different rights with regard to the resolution of errors with your designated accounts which do not involve an electronic transaction.