We’re Your Full Service Financial Institution

Savings Accounts
Share Certificates
Direct Deposit/Payroll Deduction
Share Drafts / Checking
Eco Debit Cards
ATM Cards
Auto Loans
Mortgages
Boat Loans
Personal Loans
Lines of Credit
Home Equity Loans
Answer Plus
(24 Hour Telephone Network)
IRA’s
VISA Cards
Interactive Website
www.rocmon.org

Member Account Information

TERMS AND CONDITIONS
ELECTRONIC FUND TRANSFERS
FUNDS AVAILABILITY
TRUTH - IN - SAVINGS
PRIVACY POLICY

ROCHESTER & MONROE COUNTY FEDERAL CREDIT UNION
Main Office
460 North Goodman Street
Rochester, NY 14609
(585) 546-4279
www.rocmon.org

Member Account Information

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LOCATIONS & HOURS

ATM machines are available in many places 24 hours per day.

Main Office
460 North Goodman Street
Rochester, New York 14609
Phone: (585) 546-4279 or
Toll Free: 1-800-828-6700 (NYS only)
Fax (585) 546-3749
Monday - Friday / 9:30am - 3:30pm

St. John’s Home Office
150 Highland Avenue
Rochester, New York 14620
Phone: (585) 271-5413 ext 1331
Tuesday, Thursday / 12:00pm - 3:00pm

Sister Cities Office
40 North Fitzhugh Street
Rochester, New York 14614
Phone: (585) 454-2810
Monday - Friday / 9:30am - 3:30pm

PRIVACY POLICY

Rochester & Monroe County Federal Credit Union is committed to providing our members with financial products and services which meet their financial needs and goals. We understand the importance of protecting the confidentiality of our members personal and financial information. Therefore, we adhere to a strict policy regarding the protection of this information. This policy, explained below, details how we use information from and regarding you (our member), how we maintain your private information, and when information can or must be shared by our credit union.

- The sources of this nonpublic personal information include, but are not limited to:
  - Information we receive from you on our applications or other forms;
  - Information about your transactions with us, our affiliates or others;
  - Information we receive from a consumer reporting agency;
  - Our credit union will protect your personal information. We will maintain strong security controls to ensure that all member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
  - Access to your information by our employees will be reasonably limited to those employees who have a business reason to have such access. Employees who do not follow these guidelines will be subject to disciplinary action.
  - Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or any other business who have a business reason for such access. Employees who do not follow these guidelines will be subject to disciplinary action.
  - Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members economic well being. We will not share or sell member information to third parties. Our credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep information from being shared with our business partners. We will take all reasonable steps to make sure your requests are followed.
  - You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policy as described in this document.

FACT ACT DISCLOSURE

The FACT Act requires credit unions to notify members if they share any information. The credit union may provide information about your account(s) to consumer reporting agencies. Therefore, we may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

Main Office
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Rochester, New York 14609
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40 North Fitzhugh Street
Rochester, New York 14614
Phone: (585) 454-2810
Monday - Friday / 9:30am - 3:30pm
Dear Credit Union Member:

This brochure is intended to provide you with information about one or more accounts offered by the Credit Union. It contains rules which govern your account(s) with us. Please read this brochure carefully as you are entering into a binding agreement with the Credit Union. If you sign an Account Agreement Card and use your account after you receive this brochure, it means you understand and agree to these rules. Much of our relationship with our members is governed by our bylaws and by state and federal law, both of which may change from time to time. If you have any questions, please contact a member service representative.

The Credit Union reserves the right to waive the enforcement of any of the terms in this Agreement with respect to any transaction. Any such waiver would not affect the right of the Credit Union to enforce any of its rights with respect to other members, or to any right with respect to a later transaction with you.

As used in this brochure, the word “we” means the credit union and the word “you” means the account holder. Words and phrases used in this brochure should be interpreted so that the singular includes the plural and the plural includes the singular (except where we clarify otherwise).

DEPOSITS—Any non-cash item deposited to your account (including items drawn ‘‘on us’’) will be considered provisionally credited to your account and will be available for withdrawal after the minimum deposit required to open the account is $5.00. If the account is open less than 10 business days, the funds will be credited to the account on the tenth business day that we are open.

WITHDRAWALS—Generally—Any one of you who signs in the space designated for ‘‘Signature’’ on the Account Agreement Card may withdraw or transfer balances from your account, provided you are an authorized signer for the account. If you are not an authorized signer, you must contact our service representative.

The Credit Union has the right to charge fees in connection with its services. These fees may change from time to time. The current fee schedule is available at the Credit Union and you will receive a written notice of any changes.

Dividends—Payments are made on available earnings, after required transfers to reserves at the end of a dividend period. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS—Dividends will begin to accrue on the business day of your deposit.

TRANSACTION LIMITATIONS—No withdrawals will be permitted before the maturity date of the account. The account is closed before the maturity date, a fee will be imposed.

NATURE OF DIVIDENDS—Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

LIABILITY—Each of you agrees, for yourself (and the person or entity you represent (if you sign as a representative of another)) to the terms of this account and the charges that we may impose. If you have any questions about the charges that may be imposed please ask us. You authorize us to deduct these charges from your account(s) with us. You will receive a written notice of any changes in the rates and terms of this account, and any charge that may be imposed.

Each of you agrees, for yourself (and the person or entity you represent (if you sign as a representative of another)) to the terms of this account and the charges that we may impose. You authorize us to deduct these charges from your account(s) with us. You will receive a written notice of any changes in the rates and terms of this account, and any charge that may be imposed.
changes directly from the account balance as accrued. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement or your account. Each of you also agree to jointly and severally liable for any account deficit (resulting, for example, from charges imposed, overdrafts, or items cashed or deposited that are returned unpaid) whether caused by you or another individual authorized to withdraw from your account, together with the costs we incur to collect the deficit, including, to the extent permitted by law, our reasonable attorney’s fees. In addition the member waives the right to a jury trial in disputes concerning their accounts with the Credit Union.

MINIMUM MEMBERSHIP REQUIREMENT – To be and remain a member of this credit union, you must subscribe to at least one share. Your membership will terminate if you withdraw all your shares.

NON-PARTICIPATION/DORMANCY POLICY – The Credit Union will assess a monthly Inactive Account Fee to any account that has had no member initiated activity within one year. Prior to freezing the account, a letter will be sent to the primary member requesting that the account be closed, and that the member wishes to keep the account open. The member has 30 days to respond to the Credit Union’s request. Failure to respond will trigger the activation of a monthly Inactive Account Fee beginning on the first of the following month. Once the account reaches a zero balance, it will be closed. IFA Share Accounts are not subject to this policy. Consult the current fee schedule for Inactive Account Fees.

LEIENS OR GARNISHMENT OF YOUR ACCOUNT(S) – Under the Federal Credit Union Act (12 U.S.C. Section 1757(11)), the Credit Union has the right to impress and enforce a statutory lien against your shares and dividends in the event of your failure to satisfy a financial obligation to the Credit Union. The Credit Union may enforced that right by applying the balance of shares and dividends in your account(s) at the time of that default in order to satisfy your obligation. You may exercise your right to further notice to you. However, shares that you have in any account that would be subject to special tax treatment under any law, if subject to this interest, are excluded from this interest. You are entitled to have your shares and dividends in any account that would be subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest. If garnishment, levy, or execution against the account is subject to the Credit Union’s right of set off and security interest.

ACCOUNT TRANSFER – No account may be transferred or assigned without prior written consent.

DIRECT DEPOSITS – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, we authorize you to deduct the amount of our liability to the Federal Government from your account without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

ACH TRANSFERS – We may give you credit for automated clearing house (ACH) payments before we receive final settlement of the fund transfer. Any

MONEY MARKET ACCOUNTS

RATE INFORMATION – This is a variable rate account. The dividend rate and annual percentage yield on this account may change every month as determined by the Credit Union Board of Directors.

COMPOUNING AND CREDITING FREQUENCY – Dividends will be compounded and credited monthly to the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT – The minimum balance required to open this account is $100.00.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED – Dividend rates are based and fixed on the member’s account balance. You must maintain a minimum balance of $100.00 in your account each day to obtain the disclosed annual percentage yield. Balances below $2500 will earn the same annual percentage yield as our regular share account.

COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS – Dividends will begin to accrue on the business day of your deposit.

TRANSACTION LIMITATIONS – None.

NATURE OF DIVIDENDS – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

SHARE DRAFT ACCOUNT

RATE INFORMATION – No Dividends are paid on these accounts.

MINIMUM BALANCE TO OPEN THE ACCOUNT – None.

MINIMUM BALANCE TO AVOID FEES – None.

FEES – An insufficient funds fee will be charged for each item returned for insufficient funds. Additional fees may apply. Refer to current fee schedule.

TERM ACCOUNTS

SHARE CERTIFICATE ACCOUNT

RATE INFORMATION – This is a fixed rate account. The Dividend rate and annual percentage yield are disclosed on the available rate sheet. This rate is determined by the Credit Union Board of Directors. You will be paid this rate until maturity. The annual percentage yield is based on the assumption that dividends remain on deposit until maturity. A withdrawal will reduce earnings.

COMPUNDING AND CREDITING FREQUENCY – SHARE CERTIFICATES for 180 DAYS OR LESS – Dividends are not compounded and will be credited at maturity on the ledger balance.

SHARE CERTIFICATES FOR 1 YEAR OR MORE – Dividends are compounded and credited quarterly to the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT – $500.00.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED – You must maintain a minimum balance of $500.00 in your account each day to obtain the annual percentage yield disclosed.

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MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED – You must maintain a minimum balance of $500.00 in your account each day to obtain the annual percentage yield disclosed.
such credit is provisional until we receive final settlement of the payment. You are hereby notified and agree, if we do not receive such final settlement, we shall refund the amount received from you in connection with that ACH entry. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, we will not provide you with next day notice of receipt of ACH credit transfers to account. You will continue to receive notices of receipt of ACH items in the periodic statements which we provide.

RIGHTS AND RESPONSIBILITIES OF A CUSTOMER WITH ACCOUNTS

- A gift made in the manner presented by the Uniform Transfer to Minors Act is irrevocable and convey to the minor indistinguishably vested title to the money. Once a custodial account is opened, the donor cannot change his mind and revoke the transfer.
- The custodian has broad powers and duties over the account. The custodian has the duty of collecting, holding, managing, investing and reinvesting the custodial property. The custodial property is held in trust for the minor’s benefit, as much or all of the custodial property as he desires and in the minor’s support, education and other benefit. The custodian has discretion as to the time and the amount of such payment, and he need not take into account the duty of support or the other income or property of the minor which may be available.
- Any unexpended custodial property or money generally must be paid over to the minor upon his attaining the age of 18 years or 21 years if the account designates this. If the account was established prior to January 1, 1980, the minor is entitled to such funds until he reaches the age of 21 years.

JOINT ACCOUNT OWNERSHIP – Any account in 2 or more names, that is payable to either of the owners or to either of the owners, will be treated as a joint account provided that all the account holders have signed the Account Agreement Card. A joint account creates a legal form of ownership which is called a “joint tenancy.” Each joint owner named on the account, who has signed the signature card, is considered to be an owner of the account. Every owner has an equal and undivided interest in all monies deposited into, and any interest earned on, the account even though he or she may not have owned the same original amount. While all the owners are alive, the Credit Union, may honor withdrawal requests, checks or orders drawn by any owner for part or all of the monies in the account. The Credit Union may do this without giving notice to or receiving the consent of the other owner(s), unless we first receive a written notice signed by any owner directing the Credit Union not to pay or deliver any part of the joint account to any one owner. If the Credit Union receives such a notice, we may require written authorization from all owners before we allow any payment or a transfer from the account. This written notice does not prevent us from making, or make us liable for, any payment from the account to any third party or us, as described above.

ADDITIONAL RULES FOR SHARE DRAFT OR CHECKING ACCOUNTS – The term “item” will mean a share draft or check and any other means of deposit or withdrawal. (For example, an “item” could be a share draft or check deposited to or written on an account, or an electronic deposit to, transfer, or withdrawal from an account.) The following rules and restrictions apply to our share draft or checking accounts:

AGE REQUIREMENT – You must be 18 years of age to open a Share Draft/Checking Account.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe that the check is returned unpaid after the day of your deposit.
- You deposit checks totaling more than $5,000 on any one day.
- You have overdrawn your account 3 or more times in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.
- We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7) business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first thirty days your account is open: The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the seventeenth business day after the day of your deposit. Funds from deposits of cash and the first $5,000 of a day’s total deposits of cash, certified, traveler’s, traveler’s and state and local government checks will be available on the first business day after the day of your deposit if you do not make the deposit in person to one of our employees, the first $5,000 may not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

TRUTH IN SAVINGS DISCLOSURE

SHARE ACCOUNTS

- The word “item” will mean a share draft or check and any other means of deposit or withdrawal. (For example, an “item” could be a share draft or check deposited to or written on an account, or an electronic deposit to, transfer, or withdrawal from an account.) The following rules and restrictions apply to our share draft or checking accounts:

AGE REQUIREMENT – You must be 18 years of age to open a Share Draft/Checking Account.
FORMS – You must use only approved share draft or check forms to withdraw funds from this type of account. Withdrawals by electronic transfers from your Line of Credit (Visa or MasterCard) are also available. Limit regarding the use of these cards is decided separately at the time of issue.

OVERDRAFTS – We are under no obligation to pay an item which exceeds the balance in your account unless you have applied and been approved for Line of Credit Overdraft protection. If you do not have a Line of Credit and we pay such an item, you are still responsible for the overdraft and any fees we may impose for it.

PAYMENT OF SHARE DRAFTS OR CHECKS – We may pay a share draft or check on whatever day it is presented for payment, notwithstanding the date appearing on the share draft or check. If a member dies or is adjudicated incompetent, the Credit Union retains the reasonable opportunity to act on it. Even with knowledge, the Credit Union may, for ten (10) days after the date of death, pay drafts drawn before death unless ordered to stop payment by a person claiming an interest in the account. The Credit Union is entitled to a reasonable period of time following the stop order to notify its employees.

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EVIDENCE – In any legal proceeding involving this Agreement or a copy of this agreement kept by us in the regular course of our business it is to be admitted in evidence as an original of this Agreement.

CONFLICTS – If any part of this Agreement conflicts with any applicable law or regulation, the law or regulation will control. If any part of this Agreement is determined to be a court to be invalid, the rest will remain in effect.

CARDS ISSUED TO MORE THAN ONE PERSON – If cards relating to your account are issued to more than one person, all those persons will be individually and jointly liable under this Agreement. We can send or deliver any notice concerning this Agreement or any cards to any one of them, and we will be binding on all of them.

ENTIRE AGREEMENT – This Agreement constitutes the complete agreement between you and us concerning your card. By using your card or authorising someone else to use it, you agree to be bound by all provisions of this Agreement. Any legal question concerning your card will be decided in accordance with New York State Law and, to the extent applicable, Federal Law. We may make changes in this agreement, but we will notify you of such changes. Unless you terminate your right to participate in the Program within 21 days after the date you receive such notice by writing to us at the above mentioned address, you agree to abide by this Agreement as changed.

FUNDs AVAILAbility – This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be included under this policy. Our policy is to make funds from your deposits available to you on the first business day after the deposit. At that time, you will withdraw the funds or we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit at an ATM or by electronic transfer, using your ATM or Visa Card on or after the day you make the deposit, the withdrawal will be available on the first business day after the date of your deposit. If you deposit funds not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you a notice by the day after the deposit is made.

For the availability of funds that you deposit by check available to you on the first business day after the date of your deposit, depending on the type of check that you deposit, funds may be available on the seventh business day after the date of your deposit. If you are not going to make all of the funds from your deposit available on the first business day after the date of your deposit, depending on the type of check that you deposit, funds may not be available until the seventh business day after the date of your deposit. If you are not going to make all of the funds from your deposit available on the first business day after the date of your deposit, we will notify you at the time you make your deposit. We will also tell you the last day the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you a notice by the day after the deposit is made. If you need funds from a deposit right away, you should ask us when the funds will be available.

If any part of this Agreement conflicts with any applicable law or regulation, the law or regulation will control. If any part of this Agreement is determined to be a court to be invalid, the rest will remain in effect.

CARDS ISSUED TO MORE THAN ONE PERSON – If cards relating to your account are issued to more than one person, all those persons will be individually and jointly liable under this Agreement. We can send or deliver any notice concerning this Agreement or any cards to any one of them, and we will be binding on all of them.

ENTIRE AGREEMENT – This Agreement constitutes the complete agreement between you and us concerning your card. By using your card or authorising someone else to use it, you agree to be bound by all provisions of this Agreement. Any legal question concerning your card will be decided in accordance with New York State Law and, to the extent applicable, Federal Law. We may make changes in this agreement, but we will notify you of such changes. Unless you terminate your right to participate in the Program within 21 days after the date you receive such notice by writing to us at the above mentioned address, you agree to abide by this Agreement as changed.
ELECTRONIC FUND TRANSFERS (EFT)

SCOPE OF AGREEMENT – This Agreement describes the terms and conditions that govern Electronic Fund Transfer transactions at Rochester & Monroe County Federal Credit Union (the "Credit Union"). In this Agreement, the words "you", "your", and "yours" refer to the member who has access to Electronic Fund Transfer Services. The words, "we", "our" and "ours" refer to the Credit Union.

TYPES OF ELECTRONIC FUNDS TRANSFER (EFT) AVAILABLE – The following summarizes the types of EFT services the Credit Union offers. You must sign up separately for each service requested. Therefore, some of the following may not apply to you at the time, but may apply to you at some time in the future. You must be 18 years of age to apply for an ATM Card or an Eco Debit Card.

A. Pre-Authorized Deposits – You can arrange to have amounts which are regularly paid to you deposited directly to your account. You may call us at (585) 546-4279 to find out whether or not a pre-authorized deposit has been made.

B. Electronic Share Draft/Check Conversions – A share draft/check written by you can result in an electronic fund transfer. This can happen in several ways. For example:
   • You can purchase goods or pay for services and authorize a merchant or service provider to convert your share draft/check into an electronic fund transfer which will allow the merchant to immediately debit your share draft/checking account or,
   • If you authorize a share draft/check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the share draft/check is returned insufficient funds. Paying such a fee electronically is an electronic fund transfer.

Your authorization to make these type of electronic fund transfers may be expressed in writing or through an agreement with a merchant.

C. Automated Teller Machine (ATM) Services – You may make deposits or withdrawals to or from your share draft or savings account at designated ATM facilities using your ATM Card, kiosks activated by the ATM Card, and/or ATMs using the EDC Network. You may not be available for receipt of deposits or certain other transactions. There are unlimited free transactions allowed for card holders. If you use an ATM terminal that we do not own and operate, you may be charged a fee by the owner of the ATM terminal. This fee, called a surcharge, will be debited to you by the ATM owner institution before you complete your transaction.

We may cancel the transaction at that time. If you agree to complete the transaction, the amount of your transaction plus the ATM owner's fee will be deducted from your account.

D. Eco Debit Card, Automated Teller Machine (ATM), Point of Sale (POS)
   - You may use the Eco Debit Card at designated ATM or POS terminals. You may also use the Eco Debit Card at retail outlets which carry a fee for non-sufficient funds. This amount of any charges will be deducted automatically from your share draft/checking account or, if you use an ATM terminal that we do not own and operate, you may be charged a fee by the owner of the ATM terminal. This fee, called a surcharge, will be debited to you by the ATM owner institution before you complete your transaction. You may cancel the transaction at that time.
   - If you agree to complete the transaction, the amount of your transaction plus the ATM owner's fee will be deducted from your account.

E. Audio Response System - With your PIN and a touch-tone telephone, you may make the following transactions at any time, twenty four hours a day,

- You can purchase goods or pay for services and authorize a merchant or service provider to convert your share draft/check into an electronic fund transfer which will allow the merchant to immediately debit your share draft/checking account or,
- If you authorize a share draft/check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the share draft/check is returned insufficient funds. Paying such a fee electronically is an electronic fund transfer.

Your authorization to make these type of electronic fund transfers may be expressed in writing or through an agreement with a merchant.

C. Automated Teller Machine (ATM) Services – You may make deposits or withdrawals to or from your share draft or savings account at designated ATM facilities using your ATM Card, kiosks activated by the ATM Card, and/or ATMs using the EDC Network. You may not be available for receipt of deposits or certain other transactions. There are unlimited free transactions allowed for card holders. If you use an ATM terminal that we do not own and operate, you may be charged a fee by the owner of the ATM terminal. This fee, called a surcharge, will be debited to you by the ATM owner institution before you complete your transaction.

We may cancel the transaction at that time. If you agree to complete the transaction, the amount of your transaction plus the ATM owner's fee will be deducted from your account.

D. Eco Debit Card, Automated Teller Machine (ATM), Point of Sale (POS)
   - You may use the Eco Debit Card at designated ATM or POS terminals. You may also use the Eco Debit Card at retail outlets which carry a fee for non-sufficient funds. This amount of any charges will be deducted automatically from your share draft/checking account or, if you use an ATM terminal that we do not own and operate, you may be charged a fee by the owner of the ATM terminal. This fee, called a surcharge, will be debited to you by the ATM owner institution before you complete your transaction. You may cancel the transaction at that time.
   - If you agree to complete the transaction, the amount of your transaction plus the ATM owner's fee will be deducted from your account.

E. Audio Response System - With your PIN and a touch-tone telephone, you may make the following transactions at any time, twenty four hours a day,