



**ELECTRONIC SERVICES
DISCLOSURE AND AGREEMENT**

At the present time, Camino Federal Credit Union participates in several types of services that may be accomplished by electronic transfer: pre-authorized deposits of net paycheck; payroll deduction; pre-authorized deposit of pension checks and Federal Recurring Payments (for example, Social Security payments); pre-authorized payments (for example, insurance premiums and mortgage payments); The MasterMoney Debit Card; SmartLine Audio Response Teller; and other Automated Teller Machine ("ATM") electronic fund transfer services, transactions at a point of sale (POS) terminal whether or not an access device is used; a check conversion to an EFT transaction such as when you provide a check to a merchant for the merchant to capture the routing, account and serial numbers to initiate a transfer, whether the check is blank, partially or fully completed and signed, whether you or the merchant or the Credit Union retains the check. Disclosure information applicable to all electronic services offered by Camino Federal Credit Union is given below, with certain specific disclosure information for each service following in separate sections. You understand that the agreements, rules and regulations applicable to your Regular Share Account, Checking Account, Money Market Account, and any other applicable account, remain in full force and effect and continue to be applicable except as specifically modified by this Disclosure and Agreement. In these disclosures the term "ATM" refers to the ATM/POS Card. The term "MasterMoney Debit Card" refers to the debit card with ATM and POS capability.

By requesting, signing or using (or authorizing another person or persons to sign or use) your Card or Personal Identification Number ("PIN"), you agree to use the Card and PIN in accordance with the following terms and conditions.

PLEASE READ AND RETAIN FOR YOUR RECORDS

**AUTOMATED TELLER MACHINE
ELECTRONIC SERVICES**

ATM SERVICE: The Camino Federal Credit Union service is available 24 hours a day, seven days a week. Transactions occurring from 6:00 a.m. to 7:00 p.m. daily (Pacific Standard Time), are posted effective the same day. The CREDIT UNION's business days are Monday through Friday, except Holidays.

OWNERSHIP OF CARD: The ATM Card and the MasterMoney Debit Card are the property of the CREDIT UNION and you agree to surrender the Card(s) to the CREDIT UNION promptly upon demand. We may revoke the Card(s) at any time without notice or liability.

CONFIDENTIALITY OF PIN: You agree to hold your Personal Identification Number (PIN) in strict confidence, and you will notify the CREDIT UNION immediately if the Card(s) or PIN are lost or stolen. If the wrong PIN is entered three (3) times in a 24 hour period, the ATM will retain your Card as a security measure.

DEPOSITS: You understand and agree that we accept funds deposited at an ATM subject to verification and collection, and receipts issued by an ATM are binding only after verification. Funds deposited by cash or check may be unavailable for withdrawal until verified and collected by the CREDIT UNION. The delay will depend upon CREDIT UNION policies as permitted by law. Our policy is to make funds from your deposits at a Member Access or CO-OP ATM available to you on the second business day after the day we receive 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 before 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make your deposit after 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Longer delays may apply.

ACCESS TO ACCOUNTS: Any person who receives a duplicate card (as requested by you), or is permitted to use The Card would be able to withdraw ALL MONEY in your account. We refer to such person as an authorized user, and you agree that an authorized user may withdraw funds from your accounts with the ATM Card or the MasterMoney Debit Card regardless of whether that individual is authorized to withdraw funds from your accounts by means other than the use of the ATM Card or the MasterMoney Debit Card.

TRANSACTION AUTHORIZATION: By using the ATM Card or the MasterMoney Debit Card in conjunction with your PIN at an ATM you authorize the CREDIT UNION to provide account balance information, to make deposits, to make withdrawals and transfers into or from your accounts with the CREDIT UNION, in accordance with the instructions given to the automated teller.

CHARGES FOR ELECTRONIC FUNDS TRANSFER SERVICES: All charges for use of our Electronic Funds Transfer are disclosed in our Schedule of Service Charges, which is provided with this Disclosure and Agreement. Additional copies can be obtained from any of our offices. In addition, transactions at certain ATMs on the systems which are not owned by the Credit Union may be subject to a service fee charged by the owner of the terminal. This fee may be imposed by a national, regional or local automated transfer network that is used to facilitate the transaction.

TRANSACTIONS AVAILABLE: You may use the ATM Card or the MasterMoney Debit Card to:

- Make deposits to your Share or SmartCheck Checking Account;
- Withdraw cash from your Share or SmartCheck Checking Account;
- Transfer funds between your Share or SmartCheck Checking Accounts;
- Make point-of-sale payments for goods and services to others from your SmartCheck Checking Account. Account balance inquiries are not available.

Some of the transactions listed above may not be available at all terminals. All payments and deposits are subject to later verification by us.

LIMITATIONS ON TRANSACTIONS: You may make ATM cash withdrawals or POS transactions up to \$300.00 each 24-hour period as long as your available balance will cover the transaction. Various institutions, which participate in networks of which the Credit Union is a member, may have withdrawal limits different from the amount set forth herein. In the event that a specific ATM is so limited, you may not be able to withdraw more than the cash limit of that particular ATM. There are no limits on the number of daily POS transactions you may make.

DOCUMENTATION OF TRANSFERS: You will receive a receipt at the time you make any transaction at an ATM. Any new balance shown on the receipt:

1. Is your balance after the transaction has been completed;
2. May not include deposits still subject to verification or collection (funds placed on hold) by us;
3. May differ from your records because of deposits in progress, outstanding checks, or other withdrawals, payments or charges.

Also, you will receive periodic statements at least quarterly, and you will receive a monthly statement for any account which had ATM activity during the month.

**ADDITIONAL DISCLOSURES APPLICABLE TO THE
MASTERMONEY DEBIT CARD WHEN USED AS A
POINT-OF-SALE DEVICE**

TYPES OF AVAILABLE TRANSACTIONS: By use of the MasterMoney Debit Card with your PIN or sometimes just the MasterMoney Debit Card or Card number at a participating Point-of-Sale terminal, you authorize us to make withdrawals from your Checking Account for cash or to pay for goods and services. When you do so, you use the MasterMoney Debit Card as a debit card, which works much like a check you write on your

**ELECTRONIC SERVICES
DISCLOSURE
AND
AGREEMENTS
PLEASE KEEP
FOR YOUR RECORD**

THIS DISCLOSURE SUPERCEED
ANY DISCLOSURE WITH AN EFFECTIVE
PRIOR TO THE DATE SHOWN BELOW.

Effective October 1, 2005



account. The MasterMoney Debit Card is not a credit card, which means you may not defer payments of the MasterMoney Debit Card transactions. When you use the MasterMoney Debit Card, you must follow the procedures established by the merchant or financial institution. You may be asked to sign a sales slip, withdrawal slip, or other document or just provide the MasterMoney Debit Card number. Some merchants may impose a fee for the MasterMoney Debit Card transaction. We are not liable if a merchant or financial institution does not accept the MasterMoney Debit Card or Card number.

Your Card and/or account may not be used for any illegal activity or transaction. Further, you may not utilize your Card and/or account for the purchase of any goods or services on the Internet that involve gambling of any sort. Such transactions include, but may not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

We may debit or place a hold on your account for a transaction either on the day it is presented to us for payment, by electronic or other means, or on the day we receive notice of the transaction, whichever is earlier.

If a merchant or other financial institution requests an authorization for a transaction you want to conduct, we may place a hold on your account. As a result you will not have access to the funds on hold other than for the transaction authorized for the period of the hold. If the transaction posts to your account before the hold expires, the balance available to you in your account may be reduced by the amount of the hold and the amount of the transaction.

You may not stop payment on the MasterMoney Debit Card transaction. Furthermore, in the event of a dispute with a merchant, you may have to settle directly with that merchant. If a merchant misrepresents the quality, price, or warranty of goods or services you pay for using the MasterMoney Debit Card, you indemnify us for all damages and liability which results from the misrepresentation. If you breach or don't fulfill any of the terms of this agreement, you also indemnify us for all resulting damages and liability.

FOREIGN TRANSACTIONS: Purchases, cash advances and credits made in foreign currencies will be billed to your Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the MasterCard International operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard International from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard International itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the Account. When a credit to the Account does not fully offset a charge to the Account due to changes in the rate, you are responsible for the differences.

TRANSACTIONS AVAILABLE (MASTERMONEY DEBIT CARD): You may use the MasterMoney Debit Card and PIN to:

- Withdraw cash from your Account(s) at ATMs, merchants, or financial institutions that accept MasterCard Cards or displays the logo of an ATM Network affiliated with the CREDIT UNION;
- Transfer funds between your Account and another account you have with the CREDIT UNION;
- Make deposits to your accounts at the CREDIT UNION.

You may use the MasterMoney Debit Card without the PIN to:

- Purchase goods and services at places that accept MasterCard (these point-of-sale or POS transactions);
- Order goods or services by mail or telephone from places that accept MasterCard;
- Make automatic payments from your Account to pay bills or other charges, providing that the person or organization that you are paying agrees to accept payments this way.

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

Use of the MasterMoney Debit Card, the Account number on the Card, the PIN or any combination of the three for payments, purchases, or to obtain cash from merchants, financial institutions, ATMs or others who honor MasterMoney Debit Card is an order by you for the withdrawal of the amount of the transaction from your Account and is authorization to the CREDIT UNION to make the requested transfer or accept deposits to your Account. Each transaction with the MasterMoney Debit Card will be charged to your Account on the date the Transaction is posted to your Account.

LIMITATIONS ON DOLLAR AMOUNTS AND FREQUENCY OF TRANSACTIONS (MASTERMONEY DEBIT CARD): The following limitations apply to the use of the MasterMoney Debit Card:

- You are limited to the amount on deposit in your Account plus any authorized overdraft protection;
- There are no limitations to the frequency of MasterMoney Debit Card transactions imposed by the CREDIT UNION; however, there may be limitations imposed by the merchant or the terminal;
- ATM transactions are limited to \$300.00 per calendar day.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS: Telephone us at (323) 722-3400, or write us at CAMINO FEDERAL CREDIT UNION, P.O. Box 849, Montebello, CA 90640 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or transaction receipt. You must tell us no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
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 will require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may instead take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your Account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not recredit your Account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation.

EXCEPTION: We have up to twenty (20) business days to provisionally credit your account if the notice of error involves an electronic funds transfer to or from an account within thirty days after the first deposit to the account was made (i.e., a new account). For new account transactions, or foreign-initiated transactions, or resulting from point-of-sale debit card transactions (including all debit card transactions, those for cash only, at merchants' POS terminals, and also including mail and telephone orders), we may take up to 90 calendar days to complete our investigation.

MASTERMONEY DEBIT CARD EXCEPTION: We will provide provisional credit within five (5) business days of notification for unauthorized point-of-sale transfers.

You may ask for copies of the documents that we used in our investigation.

OUR LIABILITY FOR FAILURE TO MAKE OR COMPLETE ELECTRONIC FUNDS TRANSACTIONS: If we do not complete a transaction to your 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, if:

1. Through no fault of ours, your account does not contain enough money (or sufficient collected funds) to complete the transactions;

2. The transaction requested would exceed an unused credit limit;
3. The automated teller machine where you are making the transaction does not have enough cash;
4. The automated teller machine was not working properly and you knew about the breakdown when you started the transaction;
5. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure or malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions that we have taken;
6. Your ATM Card, MasterMoney Debit Card, PIN number or SmartLine PIN has been reported lost or stolen, has expired, is damaged so that the ATM cannot read the encoding strip, is retained by us at your request, or your ATM PIN, MasterMoney Debit Card PIN, or SmartLine PIN has been repeatedly entered incorrectly;
7. Failure to complete the transaction if done to protect the security of your account and/or the electronic terminal system;
8. We received incorrect or incomplete information from you or from third parties (e.g. U.S. Treasury, and automated clearing house or a terminal owner);
9. There may be other exceptions.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES: We will disclose information to third parties about your account or transaction only;

1. Where it is necessary for completing a transaction.
2. To verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or a court order, subpoena or other legal document; or
4. If you give us your written permission.

YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS AND ADVISABILITY OF PROMPT REPORTING: Tell us AT ONCE if you believe your ATM Card, ATM PIN, MasterMoney Debit Card, MasterMoney Debit Card PIN, or SmartLine PIN has been lost, stolen or discovered by an unauthorized person. Telephoning is the best way of keeping your possible losses down. A written notification to us must follow your phone call. You could lose all the money in your account(s), (plus your maximum line of credit). If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your Card.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, PIN or SmartLine PIN and we could have stopped someone from using your Card, PIN or SmartLine PIN, you can lose as much as \$500.00.

Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days.

If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

If you authorize someone else to use your ATM and/or MasterMoney Debit Card, PIN or SmartLine PIN you are responsible for all transactions which that person initiates at any time, even if the amount of the transaction(s) exceeds what you authorize.

EXCEPTION FOR MASTERMONEY DEBIT CARD POINT OF SALE TRANSACTIONS: You will generally not be liable for the unauthorized use of your Debit Card when such use is deemed a "MasterCard Transaction" by MasterCard International (such as use of the Debit Card to purchase goods or services from merchants.) When such use is not deemed a "MasterCard Transaction" by MasterCard International (such as use of the Debit Card to obtain a cash advance at an ATM), or where you have not exercised reasonable care in safeguarding your Debit Card, or when you have reported two (2) or more incidents of unauthorized use within the preceding twelve (12) months, or where your account is not in good standing, you may be liable for such unauthorized use. In any case, you

will not be liable for unauthorized use that occurs after you notify Camino Federal Credit Union, P.O. Box 849, Montebello, CA 90640, orally or in writing, of the loss, theft, or possible unauthorized use, and your liability will not exceed \$50.

SAFETY TIPS FOR USING THE ATM

The automatic teller machine provides you quick, convenient access to your money. By following these important safety tips, you can safely use the ATM whenever you need cash:

- Always use a Deposit Slip from your Checking Account when making a deposit at an ATM.
- Memorize your Personal Identification Number (PIN). Do not write your PIN on the ATM Card or the MasterMoney Debit Card or leave it in your wallet.
- Keep your PIN a secret. It is for your protection. Someone you trust today may not be trustworthy tomorrow. If you suspect unauthorized use of your card, notify the CREDIT UNION.
- Keep the ATM Card and the MasterMoney Debit Card in a safe place. Protect it as you would cash or credit cards. If it is lost or stolen, notify the CREDIT UNION immediately.
- When using the ATM at night, be sure you are in a well-lighted area. If someone in the area looks suspicious, choose another ATM in a safer location.
- Have your transactions ready before going to the ATM. Fill out your deposit slip and place your checks or cash in an envelope and seal it before you arrive at the ATM location.
- Have the ATM Card and the MasterMoney Debit Card ready to insert into the machine before arriving at the ATM so you don't have to reach into your purse or wallet while standing in front of the ATM.
- Don't fall for "con" games. If anyone asks you to withdraw money for any reason, leave the area, at once. Notify CREDIT UNION as soon as possible.
- Stand between the ATM and people waiting to use the machine, so others can't see you enter your PIN and perform your transaction.
- Put your money and receipts away before leaving the ATM.
- Never give information about your ATM account to strangers or inquirers on the telephone. Communicate this information only to CREDIT UNION in person.
- Consider having another person accompany you to the ATM.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED DEPOSIT OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS.

If you have arranged to have pre-authorized electronic deposits of your net paycheck, payroll deductions, pension checks, or Federal Recurring Payments, (for example Social Security payments), the following information applies to you.

ACCOUNT ACCESS: Pre-authorized deposits may be made to your account(s).

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS: If you have arranged with a third party (for example, the Social Security Administration) to make pre-authorized deposits to your account at least once every sixty (60) days, that third party making pre-authorized deposits may have agreed to notify you every time the party sends us money to deposit to your account. If you have not made such an arrangement you may telephone us at (323) 722-3400, and we will advise you on whether or not the pre-authorized deposit has been made.

DOCUMENTATION OF PRE-AUTHORIZED DEPOSITS: You will receive a periodic statement at least quarterly, and will receive a monthly statement if your pre-authorized deposit is made to your Checking Account.

ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED PAYMENT SERVICES

If you have requested a pre-authorized payment of insurance premiums, mortgage payments, etc., allowed only from your Credit Union Checking or Regular Share Account, the following information applies to you.

RIGHT TO RECEIVE DOCUMENTATION OF PRE-AUTHORIZED PAYMENT:

INITIAL AUTHORIZATION: You can get copies of the pre-authorized payment documentation from the third party being paid at the time you give them the initial authorization.

NOTICE OF VARYING AMOUNTS: If your pre-authorized payment may vary in amount, the party who will receive the payment is required to tell you ten (10) days before each payment, when it will be made and how much it will be. You may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

PERIODIC STATEMENT: You will receive a monthly statement for each month in which a transfer is made, but at least quarterly if no transfers are made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENT: If you want to stop any pre-authorized payment, here's how:

Call us at the following number (323) 722-3400, or write us at Camino Federal Credit Union, P.O. Box 849, Montebello, CA 90640, in time for us to receive your stop request three (3) business days or more before the payment is scheduled to be made. You may call but you are required to put your request in writing and get it to us within fourteen (14) days after you call, or the oral stop pay order shall cease to be binding. If you stop payment on a pre-authorized payment from your account and that payment is a recurring debit, the stop only applies to a specific payment on a specific date for a specific amount. You are not revoking authorization for the company to receive payments from your account. The stop payment order remains in effect until the earliest of the following occurs: a lapse of six (6) months from the date of the stop payment order, payment has been stopped, or you withdraw the stop payment order. We will charge you a Stop Payment Fee as established in our Schedule of Fees and Charges.

RIGHT TO REVOKE AUTHORIZATION OF A PRE-AUTHORIZED PAYMENT: If you revoke the authorization for a company to make pre-authorized payments from your account, you must sign an affidavit with us stating that you have notified the receiving company that you have revoked authorization for the payment to be made in a manner specified by the original authorization you signed. This must be done within 15 days after the payment has been made from your account. You are authorizing the Credit Union to revoke or cancel the entire pre-authorized third party arrangement to that third party payee. We will charge you a Stop Payment Fee as established in our Schedule of Fees and Charges.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT: If you order us to stop your pre-authorized payments three (3) business days or more before the transaction is scheduled and we do not do so, we will be liable for your losses or damages, to the extent provided by law.

NON-SUFFICIENT FUNDS (NSF) CHARGE: If your account does not have sufficient funds to pay your pre-authorized payment(s), the request(s) for payment will be returned to the third party. Additionally, your account will be charged a Non Sufficient Funds fee as established in our Schedule of Fees and Charges.

LIABILITY FOR UNAUTHORIZED ELECTRONIC PAYMENTS: You will be liable for unauthorized transfers made from your account by a third party. If you believe such a transfer has occurred, follow the procedures outlined in "In Case of Errors or Questions About Your Electronic Fund Transfers" on page 2.

TRANSACTIONS AVAILABLE: You may use your pre-authorized payment services (ACH) services to perform the following transactions:

- Make deposits to your Share Savings or SmartCheck Checking Account;
- Pay bills directly from your SmartCheck Checking Account in the amounts and on the days you request.

All payments and deposits are subject to later verification by us.

ADDITIONAL DISCLOSURES APPLICABLE TO SMARTLINE AUDIO RESPONSE TELLER

If you are utilizing Camino Federal Credit Union's Audio Response Teller, the following information applies to you:

SMARTLINE SERVICE: Service is available for your convenience 24 hours a day, seven days a week, with minor interruptions for end-of-day data processing.

CONFIDENTIALITY OF PIN: You agree to hold your PIN in strict confidence, and you will notify the Credit Union immediately if the PIN is lost or stolen. If you disclose your PIN to anyone, you understand that you have given them access to your accounts via SmartLine, and that you are responsible for any such transaction. You further understand that your PIN is not transferable.

If the wrong PIN is entered two (2) times consecutively, SmartLine will hang-up as a security measure.

TRANSACTIONS AVAILABLE: You may use SmartLine to:

- Perform account balance inquiries.
- Process check withdrawals from your Share or SmartCheck Checking Accounts.
- Confirm a check clearance.
- Transfer funds between your Share or SmartCheck Checking Accounts.
- Obtain last dividend, date and amount.

Transactions made through SmartLine are binding only after verification by the Credit Union. Transactions occurring after normal business hours each day will be posted to the appropriate account(s) on the next business day after the date of such transaction.

The total dollar amount of each transaction via SmartLine is subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy your transaction instructions.

FEES AND CHARGES: Your SmartLine service is subject to the fees and charges as disclosed on the Schedule of Fees and Charges.

PERIODIC STATEMENT: You will receive a periodic statement at least quarterly, and will receive a monthly statement for any account which has SmartLine activity during the month, for the following transactions:

1. A withdrawal.
2. A transfer.

ADDITIONAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC FUND TRANSFERS

COLLECTIONS: You agree that the CREDIT UNION shall be entitled to recover any money owed by you as a result of your use of the ATM Card or the MasterMoney Debit Card and you agree to repay any withdrawals which create an overdrawn balance upon demand. The Credit Union has a security interest in your present and future shares or deposits and has the right to apply shares or deposits to any money you owe. If any legal action is required to enforce any provision of this Disclosure and Agreement or to recover money owed by you, you agree to pay all costs, including collection costs, attorney's fees, court costs, and any other charges incurred.

TERMINATION OF ELECTRONIC SERVICES: You may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. We may terminate your right to make electronic fund transfers at any time upon written notice, provided you are a member

in good standing. However, we reserve the right to terminate electronic services immediately, and without notice, if the terms and conditions of any account agreement have been breached by you or you become a member not in good standing.

REGULATION "D" RESTRICTIONS ON ELECTRONIC FUNDS

TRANSFERS: Preauthorized, automatic or telephone transfers from your Share Savings Account are limited to six (6) in each calendar month. However, you may make an unlimited number of withdrawals from, or transfers among, your Share Savings Accounts by mail, messenger or in person at the Credit Union or at an ATM. You may also make an unlimited number of withdrawals from your Share Accounts through SmartLine Audio Response Teller if you request that we send you a check.

Transfers in excess of the above limitations may not be honored.

ACH AND WIRE TRANSFERS: ACH and Wire Transfers you instruct us to make on your behalf are subject to Article 4A of the Uniform Commercial Code - Funds Transfers, as adopted in California and Regulation J. If you originate a funds transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we an every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if its identifies a financial institution, person or account other than the one named. You agree to be bound Automated Clearing House Association Rules. These Rules provide, among other things, that payment made to you, or originated by you, are provisional until final settlement is made through the Federal Reserve Bank or payment is otherwise as provided in Article 4A-403(a) of the Uniform Commercial Code. If we receive a credit to an account you have with us by Fedwire or ACH, we are not required to give you any notice of the payment order or credit.

CHANGE IN TERMS: The Credit Union may change any term and condition of this Disclosure and Agreement at any time, but the Credit Union will give you at least twenty-one (21) days' written notice of any change which would result in a greater cost or liability, or which would limit your access to accounts (except where a change is necessary for security reasons), or as otherwise provided by law or regulation.

NOTICES: Any notice sent to you by the Credit Union will be effective when mailed to your last known address as shown on the Credit Union records.

COPY RECEIVED: You acknowledge receipt of a copy of this Disclosure and Agreement.

OTHER AGREEMENTS: Other agreements between you and the Credit Union controlling Share Accounts and Share Checking Accounts continue to apply, except to the extent expressly modified by this Disclosure and Agreement.

APPLICABLE LAW: This Disclosure and Agreement shall be construed and governed in accordance with the laws of the State of California.

SEVERABILITY: If any part of this Disclosure and Agreement should be held to be unenforceable, the remaining provisions shall remain in full force and effect.

NOTICE: IF YOU DO NOT AGREE TO THE TERMS OF THIS DISCLOSURE AND AGREEMENT, DESTROY THE ATM CARD OR THE MASTERMONEY DEBIT CARD IMMEDIATELY BY CUTTING IT IN HALF AND RETURNING IT TO CAMINO FEDERAL CREDIT UNION, P.O. BOX 849, MONTEBELLO, CA 90640.