

Complete Information on Reverse Side and MAIL TO:

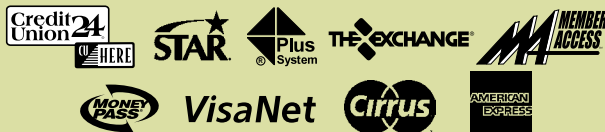
Partners Financial Federal Credit Union
P.O. Box 887
Glen Allen, VA 23060

SAVE TIME AND MONEY

Frequently Asked Questions

What ATMs may I use?

Your PFFCU ATM Card may be used at machines displaying the following network signs:



Your PFFCU ATM Card may be used to make deposits or surcharge-free withdrawals at any service center or one of the ATMs in the CU24/CUHERE network. Visit www.cu24.com for CU24 ATM and service center listings.

Who can get an ATM Card?

Any PFFCU member in good standing may apply for a PFFCU ATM Card. Your application will be reviewed and cards will be sent to qualifying members. A joint owner on both share and checking accounts may also apply for a card.

What transactions can be performed?

Your PFFCU ATM Card will allow you to do the following:

- Withdraw from and deposit to your Share and Checking accounts
- Perform inquiries on Share and Checking accounts
- Transfer funds between Share and Checking accounts
- Make Point-of-Sale transactions at merchants that accept pin-based transactions

Are there any charges involved?

Depending on which ATM you use, certain charges may apply*. Partners Financial Federal Credit Union offers unlimited transactions (cash or inquiry) each month, free of charge at PFFCU ATMs.

Will ATM transactions appear on my statement?

Yes, all ATM transactions are well identified on your monthly statement. These transactions are posted to your account immediately.

*Additional charges and fees may be assessed by other institutions' ATMs.

How much money can I withdraw from the ATM?

You may withdraw up to \$500.00 in available funds from your Share or Checking account per each 24-hour period. (If the system is out of service, you may withdraw up to \$50.00. Different limits may apply at other financial institutions' ATMs.)

What safeguards are there?

To operate the ATM machines, you must have your ATM Card and your Personal Identification Number (PIN). The card alone will not activate the machine. After your card application has been processed, your card will be mailed to you. Approximately three days after you receive your card you will receive your PIN. If your card is lost or stolen, report it to PFFCU at once. We will stop honoring transactions on that card and issue a new card to you.

How do I apply?

Complete the attached application and return it to:

Partners Financial Federal Credit Union
P.O. Box 887
Glen Allen, VA 23060

(Detach the agreement disclosure and retain it for your records.)

Notice of Liability

In the event you believe that your card has been lost or stolen, you must notify PFFCU within two (2) business days by calling (888) 918-7791. You may be liable for no more than \$50.00 if unauthorized transactions occur on your account. If you do not notify PFFCU within two (2) business days after the discovery of the loss or theft of your card, and PFFCU can prove that such transactions could have been prevented had you notified PFFCU promptly, you will be liable for as much as \$500.00.

Also, if your statement reflects EFTs that you did not make, notify PFFCU immediately. If you do not notify PFFCU within sixty (60) days after your statement was mailed to you, you may be liable for the entire amount of the transactions if PFFCU can prove that, had such notice been provided, the transaction could have been prevented.

Liability for Failure to Make Transfers

If PFFCU does not complete a transaction authorized by you, according to our agreement with you, we will be liable for your losses or damages. However, PFFCU will not be liable if

- *Through no fault of PFFCU, your accounts do not contain enough money to make the transaction.*
- *The ATM where the transaction occurred did not contain enough cash to complete the transaction.*
- *The ATM was not working properly and you knew about the breakdown when you started the transaction.*
- *The money in your account is subject to legal process or other claim.*
- *Circumstances beyond the reasonable control of the credit union, such as fire, flood, electrical failure, etc., prevented the completion of the transaction.*

Business Days

Our business days are Monday through Friday at all locations. We also have morning hours on Saturday at Virginia Center and Rockwood Park Branches.

Specific hours of operation are posted on our website, www.partnersffcuc.org, and in the member services brochure, which is available at any branch.



ATM LOCATIONS

THE FEDERAL BUILDING

400 North 8th Street
Richmond, VA

FORT PICKETT EXCHANGE BUILDING

2204 West Parade Street
Fort Pickett, VA

THE FEDERAL RESERVE BANK OF RICHMOND

701 East Byrd Street
Richmond, VA

ROCKWOOD PARK BRANCH

3240 Call Federal Drive
Midlothian, VA

THE FEDERAL RESERVE BANK, CHARLOTTE

530 East Trade Street
Charlotte, NC

SOUTHERN STATES COOPERATIVE

6606 West Broad Street
Richmond, VA
(for Southern States employees only)

REYMET BRANCH

2124 Reymet Road
Richmond, VA

VIRGINIA CENTER

1200 New York Avenue
Glen Allen, VA

Any PFFCU ATM or ATMs on the CU24/CUHERE Network

www.cu24.com (800) 919-2872

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency



©CUAdvantage.com • 877.799.0784 • 8/10

Partners Financial

Federal Credit Union

atm SERVICES



Immediate cash access to suit
YOUR LIFESTYLE

www.partnersffcuc.org

Automated Teller Machine (ATM)

Access Card Agreement & Disclosure

Your retention or use of the Partners Financial Federal Credit Union (PFFCU) ATM Card constitutes an agreement between you, the joint owner of this account, and Partners Financial Federal Credit Union.

You may use the PFFCU ATM Card for the following transactions:

- Make deposits and withdrawals to your Checking account and your Share account
- Transfer funds between your Checking and Share accounts
- Make account balance inquiries
- Make Point-of-Sale transactions at merchants that accept pin-based transactions

The card may not be used for money market accounts. Funds from cash or check deposits made at ATM machines will be subject to a hold for five business days.

Terms and Conditions

All cardholders and/or card users hereby agree:

To abide by the rules and regulations as amended, of Partners Financial Federal Credit Union relating to the use of this ATM card; That the ATM Card(s) issued by PFFCU are the property of the credit union and will be surrendered immediately upon request of PFFCU; That the Personal Identification Number (PIN) is confidential and must not be revealed to any party or recorded on the card; That in the event any Share or Checking account is overdrawn, the credit union may transfer funds from other accounts on which you are a joint owner.

Card Replacement

There is no charge for any card re-issued due to normal use of the card. Cards may be re-issued due to the abuse/misuse, or to replace one that has been lost or stolen for a fee of \$7.00. The member must notify PFFCU immediately upon the discovery of the loss. Provided that any unauthorized use of the card has not resulted in a loss to PFFCU; a new card will be issued. In the event a card is lost or stolen more than twice, a new card will generally NOT be issued.

Multiple Cards

A card may be issued to any member or joint owner of legal age who qualifies. Only one card may be issued per member or joint member.

Charges

All service charges as listed in the credit union's schedule of fees for credit union services (available in all offices of the credit union), remain in effect. We reserve the right to institute charges at any time in the future, with required written notice to you. You will receive four (4) free foreign transactions per month. For each additional transaction, there will be a \$1.00 charge. There is a \$30.00 charge per overdraft. There is no charge at PFFCU or CU24/CUHERE ATMs. Any terminal owner may charge a fee (as set by the institution), for use of the terminal. You do have the option of correcting or canceling your transaction once you are made aware of any fees charged by that terminal.

Electronic Funds Transfer Disclosure

An Electronic Funds Transfer (EFT) is any transaction involving funds initiated through an electronic terminal or telephone request authorizing PFFCU to debit or credit your account.

Right to Receive Information

The ATM will generate a receipt at the time you make a transaction. You should retain these receipts for comparison to the information provided on your account statement.

You will receive monthly statements for each month in which you initiate electronic transactions. At the very least, you will receive quarterly statements.

Disclosure of Information

We will disclose information on your account to third parties about your account or the transactions that are made

- When it is necessary to complete a transfer, or
- To verify the existence or condition of your account for a third party such as a credit reporting agency or court order, or insufficient funds, or
- If you give us written permission.

Error Resolution Procedure

If you think your statement is incorrect, or if you need more information, you should telephone us at the number provided herein or write us at:

Partners Financial Federal Credit Union
P.O. Box 887, Glen Allen, VA 23060

We must hear from you no later than sixty (60) days after we have sent the first statement on which the problem or error appeared. Please provide us with the following at the time you have an inquiry:

- Your name and account number
- The error or transfer in question with a detailed explanation of why you believe it is in error or why you need more information
- The dollar amount of the suspected error

If you tell us orally, please send us your question or complaint in writing within 10 business days. We will inform you of the results of our investigation within 10 business days after we hear from you and will correct the error promptly. If we need additional time, we may take up to 45 days to further investigate your complaint or question, so that you can have use of the money during the investigation period. We may not credit your account unless we receive your complaint or question in writing within 10 business days.

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

Changes in Terms and Conditions

This agreement is subject to change without notice to conform to rules and regulations as set forth by government agencies and Partners Financial Federal Credit Union. All notices provided will be sent to you at your last known address as reflected on your account with this credit union.

ATM Card Application

This form may be used to request issuance of a Partners Financial Federal Credit Union ATM Card: (1) a member, or (2) a member and a joint owner.

Account #	_____
Name 1	_____
Social Security #	_____
Name 2	_____
Social Security #	_____
Address	_____
Business Phone ()	_____
City/State/Zip	_____
Home Phone ()	_____

I understand and agree that I and all persons who hold additional cards issued to me may access my Share and Checking accounts through the Automated Teller Machines and that additional cardholders must be joined on both of these accounts. I further acknowledge that I have read and understand the Partners Financial Federal Credit Union ATM Card Agreement and Disclosure attached to this application and accept the terms and conditions.

Reason for Card Issue: New Card Add Joint
 Replacement Account Change
 Name Change Other

Signature _____

Date _____

Signature _____

Date _____

FOR CREDIT UNION USE ONLY

Computer system flagged Previous PFFCU ATM Cardholder

Checking: established new

If two (2) cards: Co-applicant is joined on both accounts.

Loans: current delinquent

of Cards

Approved by _____ Date _____

Ordered by _____ Date _____