DEARBORN VILLAGE COMMUNITY CREDIT UNION

DISCLOSURE FOR
ELECTRONIC FUND TRANSACTIONS

Dearborn Village Community Credit Union offers various electronic fund transfer services to our members. We have also provided, and will provide from time to time, plastic automated teller machine and debit cards (sometimes referred to as “ATM Cards”) to certain members who apply for and are approved for ATM cards. Sometimes two or more persons are furnished such cards relating to a single account at the Credit Union.

When a secret Personal Identification Number ("PIN") is also provided to a member in relation to an ATM Card, the ATM Card and PIN can be used in any one of a number of Automated Teller Machines (ATMs) to make "electronic fund transfers." Transfers can be made to, from or between one or more accounts in the Credit Union. Simply follow the instructions at the machine (please refer to the end of this disclosure for a list of networks that we participate with and that you may use your ATM Card at). Electronic fund transfers can also be made through our audio response telephone credit union system and our Internet home banking service once you have been issued secret PINs for those purposes.

This disclosure is furnished to you as a Member of Dearborn Village Community Credit Union. It meets the requirements of both the federal and Michigan statutes relating to "electronic fund transfers." It also meets the requirements of the regulation (Reg. E) issued by the Federal Reserve Board pursuant to the federal statute, whether such "electronic fund transfers" are made by use of an ATM or in any other manner.

This disclosure is also a contract. The terms and conditions set out here are binding on you and on us as to the making of such "electronic fund transfers" and the use of our audio response system, Internet home banking system, your ATM card and PINs, or any other electronic fund transfers, in the following cases:

- If you use the account(s) covered by this disclosure after receipt of this agreement.
- If you already have an ATM Card and PIN or audio response PIN provided by us and you use them to make such transactions after receipt of this agreement.
- If you ask us to provide you with a PIN and you thereafter use it, together with an ATM Card, to make such transactions.
- If you ask us to provide you with a PIN and you thereafter use it to make audio response system transactions.
- If you receive an ATM Card from us without asking for it, but then ask us to provide you with a PIN so that you can use the card, and you use the card and PIN to make such transactions.

- If you have a share-draft/checking account with us and a transfer is made through an automated clearing house when you provide a check (share draft) or information from a check to certain merchants or other payees that enables the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an electronic fund transfer, or whether the check is retained by you, the merchant or other payee, or the payee's financial institution. Your authorization to make such types of electronic funds transfers may be expressed in writing or implied, for example, by the posting of a sign.
- In any such cases, your use of the account(s) or your making of such transactions constitutes your acceptance of the terms and conditions set out in this disclosure.
- Although your account(s) may be subject to "electronic fund transfers," and in that regard are subject to the terms and conditions of this disclosure, you may continue to use those account(s) to the same extent and in the same manner that you have in the past, insofar as "over-the-counter" and other non-electronic transactions are concerned.

If any of your accounts accessed under this Agreement are joint accounts, all joint owners shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any deposit or loan account as provided in this Agreement. Each joint account owner, without the consent of any other account owners, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner. Notice sent to any joint account owner will be considered notice to all.

In this disclosure, "you" and "your" include the plural in cases where two or more persons have an interest in a single account affected by an "electronic fund transfer" service. "We" or "us" refers to Dearborn Village Community Credit Union.

THE FOLLOWING SECTIONS RELATE TO ALL "ELECTRONIC FUND TRANSFERS" AFFECTING YOUR ACCOUNT(S) WHETHER MADE BY USE OF AN ATM CARD OR OTHERWISE

1. **Accounts Affected:** Each of your accounts at the Credit Union can be subject to some kind of "electronic fund transfer" service, with the exception of Individual Retirement Accounts and Certificate accounts.

The affected accounts are sometimes referred to in this disclosure as "asset account(s)," "designated accounts" or simply as your "account(s)."

You may notify us if you do not want your accounts to be subject to any particular type of "electronic fund transfer" service, and you may change those instructions in the future. We will, in all cases, follow your instructions to the extent our “electronic funds transfers” programs permit at that time.

2. **Account Agreements:** The terms and conditions of the account agreements relating to your accounts with us remain in effect except to the extent modified by this disclosure.

3. **Minimum Balance:** You must always comply with any account minimum balance requirements to be entitled to make, by use of ATM, home banking or our audio response service, "electronic fund transfers" affecting your account(s). PINs for use with electronic access devices will not be issued to members whose loan payment(s) to us are more than 10 days delinquent. We reserve the right to increase minimum balance requirements or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

4. **"Electronic Fund Transfer" Services:** At the present time, you can authorize the following types of "electronic fund transfers" to or from your asset account(s) at the Credit Union.

Transfers TO your account(s) by third parties (credits):

Direct deposit of Government Benefits and direct deposits from any third party through the facilities of an Automated Clearing House service provider.

If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government or another payor for any reason, you authorize us to deduct the amount of our liability to the Federal Government or other payor from the account or from any other account you have with us (except for an Individual Retirement Account or other account providing tax benefits), 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 to the Federal Government or other payor.

We may treat any credit given by us to you with respect to an ACH entry as provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with such entry and the party making payment to you through such entry (the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Transfers FROM your account(s) initiated by third parties (debits):

Except as limited in paragraph 7 below, payments of your house mortgage payments, insurance premiums and utility bills, as well as other types of preauthorized payments to third parties, through the facilities of an Automated Clearing House service provider.

AUTOMATED TELLER MACHINE (ATM) Transactions:

If you have an ATM Card along with a PIN, you can use it to make any or all of the following transactions at an Automated Teller Machine.

Deposits to your designated account(s), and transfers from your designated account(s) to another designated account(s), or loan;

Cash withdrawals from your designated account(s) up to your authorized limit;

Balance inquiries on your designated account(s).

(Some networks may not allow all transaction types.)

***POINT OF SALE (POS) Transactions*:**

Your ATM Card may be used to purchase goods or services from merchants who have arranged to accept an ATM Card as a means of payment. Purchases made with your Card, including any purchases where you receive cash back, are referred to as "point of sale transactions" or "POS" transactions. A POS transaction will cause your checking account to be debited for the amount of the purchase. Only checking accounts may be used in connection with point of sale transactions performed with your Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

ELECTRONIC CHECK CONVERSION / ELECTRONIC RETURNED CHECK FEE:

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for a purchase or pay a bill. If you pay for something with a check you may authorize your check to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. These transactions may use the Automated Clearing House (ACH) or other payments network. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization. If an

electronic check conversion occurs, the original check may be returned to you by the payee or may be retained by the payee or the payee's financial institution. If you do not wish for an electronic check conversion to occur, you must find another way to pay the obligation involved, such as a money order.

INTERNET HOME BANKING Transactions:

If you are approved for our home banking service via the Internet, your access will be authorized with the use of a PIN. This service allows you to transfer funds between designated accounts and the accounts of other members, make balance inquiries, check account histories of designated accounts, and check loan histories and outstanding loan balances on loans you have with us. We reserve the right to add other functions and EFT services to this service without providing you prior notification. Additional terms and conditions will be provided when you are approved for this service.

5. **Excluded Transactions:** We have developed an elaborate electronic data processing system which makes it possible to offer you many electronic services. However, some of these services do not constitute "electronic fund transfers" for purposes of this disclosure. For example, automatic transfers from your account(s) to pay your loan(s) owing to us and automatic transfers between your own asset accounts at the Credit Union. The terms and conditions of this disclosure only apply to those services and transfers which are "electronic fund transfers" as described in Section 4; they do not apply to other transactions which, although electronic in nature, do not constitute "electronic fund transfers" described in that section.

6. **Fees - International Transactions:** You are allowed (8) eight ATM transactions per month without a fee being assessed by us. All ATM transactions thereafter during the month will be assessed a per transaction fee as disclosed in the Credit Union's Fee Schedule.

A Foreign Transactions Fee as set forth in the Fee Schedule will be charged on all transactions completed outside of the United States. This fee is calculated based on the transaction amount after it is converted to U.S. Dollars.

We reserve the right to impose other fees, and to thereafter increase them, if we deem it necessary. We will give you at least 21 days advance written notice before imposing or increasing any such fees.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete the fund transfer.

If you effect a transaction with your MasterCard debit card in a currency other than U.S. Dollars, MasterCard International Incorporated will convert the charge into a U.S. Dollar amount and this U.S. dollar amount will be debited from your

account. The exchange rate used to convert foreign currency transactions to U.S. Dollars is either a government-mandated exchange rate or a wholesale exchange rate and is selected by MasterCard. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. This rate may differ from the rate applicable on the date the transaction occurred or was posted to your account.

7. **Limitations on "Electronic Fund Transfers":** We described the types of electronic funds transfers you can make through our various Electronic Funds Transfer Services in Section 4 above. With respect to certain account(s), there are limitations as to how many automatic transfers you are allowed to make to third parties (e.g., your mortgage payments or insurance premiums). No more than six such transfers may be made from these account(s) during any single statement period. Please refer to your account agreement to determine if this transfer limitation applies. Aside from that limitation, and as to transactions other than those made at an ATM, there are no limitations as to how often you can make "electronic fund transfers" described in Section 4. Nor are there any restrictions as to the dollar amount of any one "electronic fund transfer." We reserve the right to impose any such restrictions in the future as we deem reasonable, but we will give you at least 21 days advance written notice before doing so.

Please refer to Section 17 for limitations on ATM Transactions.

8. **Documentation of Electronic Fund Transfers:**

A. You will receive a transaction receipt (unless you elect not to) at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant. You should retain copies of such receipts and use them to verify the accuracy of your statements.

B. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can call us at (313) 584-5400 to find out whether or not the deposit has been made. For your convenience you may also use our audio response system, toll-free at (866) 759-1962, or our home banking service to check on the status of the deposit.

C. You will get a statement every month of each asset account to which an "electronic fund transfer" was processed. We are not required to give you next day notice or any other notice of receipt of any individual item electronically deposited to your account.

9. **Preauthorized Transfers**:

A. **Right to stop payments and procedure for doing so:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us or write us at the phone number or address below in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you a fee as set forth in the Fee Schedule for each stop-payment order you give.) The phone number and address for this purpose is: (313) 584-5400

Send written requests to:

Dearborn Village Community Credit Union
4353 Maple
Dearborn, Michigan 48126

B. **Notice of varying amounts:** If these regular payments (preauthorized transfers) vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

C. **Liability for failure to stop payment of pre-authorized transfer:**
If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. In Section 14 of this disclosure, we will tell you what our "business days" are.

10. **Reversing "Electronic Fund Transfers":** If an "electronic fund transfer" described in Section 4 was a payment of $50.00 or more for goods or services, you have the right to require us to reverse such transfer and to re-credit your account with the full amount of the transfer if (1) you tell us, within 4 calendar days after the date of the transfer, to make such a reversal, (2) you notify us that you have made a good faith attempt to resolve your dispute with the third party involved, and (3) you assure us that any returnable goods involved in the dispute will be returned.

If you do these things in writing, you MUST send the letter to our address as set forth above in section 9.A. of this Agreement.

If you phone us, you MUST call at the phone number set forth above in section 9.A. of this Agreement.

If you tell us orally that you want such a transfer reversed, you must send us a letter to confirm your reversal request, your notice of attempted resolution of the dispute, and your assurance to return any returnable goods involved. You are required to get this letter back to us within 14 calendar days after the date of your oral request for reversal. We reserve the right to impose a reasonable charge for handling such reversal requests, and to increase such charges thereafter.

11. **Disclosure of Information to Third Parties:** We have provided you with our Privacy Disclosure that describes the circumstances in which we may share information about your accounts with third parties. So long as you maintain your accounts with us, you agree that the credit union may share information as described in the Privacy Disclosure, as it may be revised from time to time.

In the ordinary course of business, we disclose information concerning your account(s) or the transfer of funds affecting your account(s):

A. With your consent, or

B. To verify the existence and condition of your account for a third party, such as a credit bureau or a merchant with whom you have a transaction; or

C. If necessary to verify or complete an EFT; or

D. To comply with government agency or court orders; or

E. If the information relates to improper use of your account(s); or

F. To protect the security of our financial records; or

G. To companies that perform marketing or other services on our behalf; or

H. To other financial institutions with which we have joint marketing agreements; or

I. As otherwise disclosed in our Privacy Disclosure.

12. **Errors or Questions:** In case of error or questions about your "Electronic Fund Transfers" as described in Section 4, telephone us at the phone number set forth above in section 9.A. of this Agreement, or write us at the address as set forth above in section 9.A. of this Agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number, (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days* after we hear from you and 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 credit your account within 10 business days* for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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

> * If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.
>
> ** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.

13. **Our Liability for Failure to Make "Electronic Fund Transfers":** If we do not complete an "electronic fund transfer" as described in Section 4, to or from your accounts on time or in the correct amount according to our agreements with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

A. If, through no fault of ours, you do not have enough money in your account to make the transfer, if any funds in your accounts necessary to complete the transaction are held as uncollected funds or pursuant to our Funds Availability Policy.

B. If you used your Card or access code in an incorrect manner, or after your right to use your Card or access code has been cancelled.

C. If the ATM where you are making a withdrawal does not have enough cash.

D. If the ATM was not working properly and you knew about the problem when you started the transaction.

E. If circumstances beyond our control (such as fire, flood, power failure, or malfunction of the central data processing facility) prevent the transaction.

F. If the money in your account is subject to legal process or other claim.

G. If funds in your account are pledged as collateral, or frozen, or offset because of a delinquent loan.

H. If the error was caused by a system of any participating ATM network.

I. If the electronic transfer is not completed as a result of your negligent use of your Card, access code, or any EFT facility for making such transfers.

J. If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you knew or should have known about the breakdown when you started the transaction.

K. If the transfer would go over the credit limit on your overdraft line.

L. If the terminal was not working properly and you knew about the breakdown when you started the transfer.

M. If a law or regulation prevents us from completing the transaction.

N. If any other exception as established by the Credit Union and communicated to you applies.

In no event will the Credit Union be liable for consequential, indirect costs or damages, or punitive damages. If we fail to correctly complete a transfer from your account, in a circumstance other than as listed above, our liability will be limited to the amount of the transfer, and we will be responsible for returning the improperly transferred funds to your account, and/or for directing to the proper recipient any previously misdirected bill payments or transfers.

14. **Business Days:** Our "business days" are as follows:
Both branch locations, 4353 Maple St. and 9500 Dix Rd., Dearborn, MI have the same hours. We’re open Monday through Thursday from 9:30 a.m. to 5:00 p.m. and on Friday from 9:30 a.m. to 6:00 p.m.

We are not open for business on New Years Day, Martin Luther King, Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran’s Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day,

Christmas Day or New Year's Eve Day. We reserve the right to change our "business days" and hours.

15. **Regulatory Agencies:** If you believe that we may have violated the federal Electronic Funds Transfers Act or the Michigan Electronic Funds Transfers Act (Michigan Public Act No. 322 of 1978), you may contact either or both of the following regulatory authorities:

State of Michigan
Department of Labor and Economic Growth
Office of Financial and Insurance Services
P.O. Box 30224
Lansing, Michigan 48909

or

Federal Trade Commission
Electronic Fund Transfers
Washington, DC 20580

16. **Card Ownership:** All ATM Cards and PINs remain the property of the Credit Union and may be revoked or cancelled at any time without us giving you prior notice. You agree not to use your ATM Card for a transaction that would cause your account balance to go below zero or for any illegal purpose. You also agree not to make an audio response service transaction that would cause your account balance to go below zero. We will not be required to complete any such transaction, but if we do, you agree to pay us the amount of the improper withdrawal, or transfer, upon request.

Secrecy of PIN: If we have issued a PIN to you, you agree to keep your PIN secret, and you also agree that you will not write the PIN on your ATM Card or on any item you keep with your cards. If you do not keep your PIN separate from your ATM Card, your privileges may be revoked at our option.

17. **Limitations on "Electronic Fund Transfers":** There is no limitation on the number or dollar amount of deposit or payment transaction or transfers between accounts you may make at an automated teller machine during its 24-hour operating cycle. To protect against possible losses, however, there are limitations on how much cash you can obtain from the machines during a single cycle.

Regardless of the number of cards we may issue to you the following daily cash and purchase limits apply to use of an ATM card or MasterCard Debit Card:

A. The amount of cash that may be obtained by using our ATM card at an ATM is limited to $500.00 or MasterCard Debit Card at an ATM is limited to $1,500.00 per day.

B. The amount of cash and purchases that may be obtained by using your ATM card at an ATM and POS terminal is limited to $1,000.00 per day.

C. The amount of cash and purchases that may be obtained by using your MasterCard Debit Card at an ATM and POS terminal is limited to $3,000.00 per day.

D. The amount of cash and purchases which may be obtained by using your MasterCard Debit Card at a MasterCard merchant is limited to $3,000.00 per day and per account in outstanding authorizations (if MasterCard's computer is off line with the Credit Union's computer the maximum purchase or withdrawal amount at a MasterCard merchant is limited to $300.00)

All limitations in this section are subject to the verified balance in the account(s). In cases where an ATM card has been authorized for obtaining cash advances from ATMs or on a loan account the maximums mentioned above include such cash advances.

You have the right to require us to program our system so that no more than $50.00 cash may be obtained by use of an ATM card during a single day. Please contact us if you want this option.

For security purposes, there may be other limits imposed on the frequency and amount of POS transactions.

We reserve the right to change these limitations on use of the machines and we will give you written notice of any such change at least 21 days in advance.

18. **Responsibility for Overdraft:** If you obtain cash from an ATM which creates a shortage in your account, or if you overdraw an account through use of our audio response service, the overdrawn amount is due and payable the moment you receive your money, or make the transfer. You agree to pay the full amount of it to us, together with an overdrawn account charge per occurrence as set forth in the Credit Union's Fee Schedule. If you have an overdraft line of credit, an advance on your line of credit will be made to cover the overdraft, and you will pay that advance in accordance with the conditions of your line of credit plan, depending upon which form of overdraft protection you have selected. If there are not sufficient funds to make a transfer according your overdraft line of credit, or if you have no overdraft protection, then such overdraft will be paid to us as provided in the first sentence of this section.

19. **Crediting of Deposits and Payments:** Deposits or payments made in an ATM, whether in cash, check, draft or money order, are subject to verification, and the funds of such deposits and payments accounts may be held until they can be collected from the machine, verified and entered into our accounting systems. Further delay may occur if the transaction is made on or immediately prior to a Saturday, Sunday or holiday on which we are closed. If

you place a check, draft or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and Federal Reserve Regulation CC.

20. **Consumer Liability:** Tell us AT ONCE if you believe your ATM Card, PIN, checkbook (or any of your checks), home banking PIN, or audio response service PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, CALL the Credit Union at the phone number as set forth above in section 9.A. of this Agreement OR WRITE at the address as set forth above in section 9.A. of this Agreement IMMEDIATELY!!!. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than $50.00 if someone used your ATM Card, PIN, information from a check, home banking PIN or audio response PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your ATM Card, PIN, checkbook (or any of your checks), home banking PIN or audio response PIN, and we can prove we could have stopped someone from using your ATM Card, PIN, information from your check for an electronic check conversion or other electronic fund transfer, or home banking PIN or audio response PIN without your permission if you had told us, you could lose as much as $500.00

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

Additional Limits on Liability for MasterCard Debit Card Point-of-Sale Transactions: You will not be liable for any unauthorized transactions using your MasterCard Debit Card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve month period, and (iii) your account is in good standing. “Unauthorized use” means the use of your debit card by a person other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by MasterCard.

21. **Advisory Against Illegal Use:** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

22. **Governing Law:** This Agreement and Disclosure is governed by the Bylaws of Dearborn Village Community Credit Union, federal laws and regulations, the laws and regulations of the State of Michigan, and local clearinghouse rules, as may be amended from time to time. Any disputes regarding this agreement shall be subject to the jurisdiction of the appropriate court in Wayne County, Michigan or the Federal District Court for the Eastern District of Michigan.

23. **Enforcement:** You agree that you will be liable to us for any loss, cost, or other expenses including reasonable attorney's fees as permitted by law, we incur as a result of your failure to comply with the terms and conditions set forth in this Agreement and as we may amend from time to time. You authorize us to deduct any such loss, cost or other expenses including reasonable attorney's fees authorized by law for any action we may take to enforce this Agreement from any account you hold at Dearborn Village Community Credit Union. We may delay enforcing any of our rights under this Agreement and the law any number of times without losing those rights.

24. **Amendments:** We reserve the right to amend this disclosure (agreement) in any manner and at any time. If we do so, we will give you such notice thereof as we deem to be reasonable under the circumstances; however, in specific cases when required by law we will give you at least 21 days advance written notice. We may amend or modify this Agreement as permitted by law without notice if an immediate change is necessary to maintain or restore the security of the system or any account. We also reserve the right to terminate this disclosure (agreement) by sending a notice of such termination by first-class mail to your last known address on our records, which notice shall be effective when mailed.

25. **Termination of Prior Agreements:** This disclosure terminates and takes the place of any disclosure or agreement related to Electronic Funds Transfer laws we have previously furnished to you 21 days after we mail it to you.

26. **Effective Date:** The effective date of this disclosure (agreement) is July 1, 2007.

27. **Networks:** Networks in which you may use your ATM and MasterCard Debit card(s) in are the CO-OP, NYCE, American Express, Discover, and CIRRUS Networks.

Dearborn Village Community Credit Union

Main Office	**Branch Office**
4353 Maple	**9500 Dix Road**
Dearborn, MI 48126	**Dearborn, MI 48120**
(313) 584-5400	**(313) 554-0686**

Lobby Hours

Monday – Thursday	**9:30 a.m. to 5:00 p.m.**
Friday	**9:30 a.m. to 6:00 p.m.**