

DISCLOSURE OF ELECTRONIC FUND TRANSFERS

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ELECTRONIC FUND TRANSFERS

We offer a variety of electronic fund transfer services you can use to access funds in your account(s) and perform other transactions. This section describes some of these services and provides certain disclosures that apply to your use of these services. Some of these services are governed by separate agreements provided to you at the time your card is mailed or when you sign up for the services (e.g., ATM and Visa® Debit Cards; Mobile and Online Banking).

Transfer Types and Limitations. We are capable of handling the following types of electronic fund transfers. Some of these may not apply to your account. The actions you may perform through each type of transfer, if applicable to your account, are set out in the chart below.

Transfers Initiated by Third Parties - You may authorize a third party to initiate recurring and/or one-time electronic fund transfers between your account and the third party's account. These transfers may use the Automated Clearing House (ACH) or other payment network. You will be required to provide the third party with your account number and other information in order to process the third-party transfer. Examples of these transfers include:

- Preauthorized credits, in which certain direct deposits are accepted into your checking or savings account(s).
- Preauthorized payments, in which you pay certain recurring bills from your checking account(s).
- Electronic check or draft conversions, in which a merchant or other payee initiates a one-time payment from your checking account(s) for a purchase or to pay a bill.
- Electronic returned check or draft charge, in which a merchant or other payee collects a charge in the event a check or draft is returned for insufficient funds.

Telephone TellerSM Transfers - You may access your account by telephone 24 hours a day, 7 days a week at **1-877-GOLDEN 1 (1-877-465-3361)** using your personal identification number (PIN), a touch-tone phone, and your account number(s).

ATM and Visa® Debit Card Transfers - You may access your account(s) by ATM using your ATM card and PIN or Visa® Debit Card and PIN.

Online and Mobile Banking Transfers - You may access your account(s) through the internet by logging on to our website at golden1.com or our mobile banking app using your User ID and password.

ACTION YOU MAY PERFORM THROUGH TRANSFER	TYPE OF TRANSFER		
	Telephone Teller	ATM and Visa® Debit Card	Online and Mobile Banking
Transfer funds from checking to checking or savings	✓	✓	✓
Transfer funds from savings to checking or savings	✓	✓	✓
Transfer funds from a line of credit to checking or savings	✓	✓	✓
Perform external incoming and outgoing transfers			✓*
Make payments from checking or savings to a loan account with us	✓	✓**	✓
Make payments from checking to third parties (Bill Payment)			✓
Make deposits to checking or savings		✓	✓
Get cash withdrawals from checking or savings (subject to the dollar limitation disclosed at card issuance)		✓	
Perform point-of-sale transactions (as described below)		✓	
Get information about the account balance of checking or savings	✓	✓	✓
Get information about the last five deposits to, or withdrawals from, checking or savings	✓		✓
Get information about loans and Term-Savings Certificates			✓

* Not available on New Generation CheckingSM or Freedom CheckingSM Accounts

** Not including a credit card account

Point-of-Sale Transactions. You may access your checking account(s) using your ATM or Visa® Debit Card to purchase goods, pay for services, get cash from a merchant (if the merchant permits) or from a participating financial institution, and do anything that a participating merchant will accept, subject to the dollar limitation disclosed in writing at card issuance.

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, for example by an online merchant, does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

Non-Visa Debit Transaction Processing - We have enabled non-Visa debit transaction processing. This means you may use your Debit Card on a PIN-Debit Network* (a non-Visa network) with or without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a PIN but that is not generally known for having a card program.

Visa Account Updater Notice of Right to Opt Out - Your Golden 1 Debit Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen.

You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, contact us at **1-877-GOLDEN 1 (1-877-465-3361)**, notify us through our website at golden1.com, or mail us written notice of your intention to opt out at Golden 1 Credit Union, P.O. Box 15318, Sacramento, CA 95851-0318. You must include your name, address, account number, and last four digits of your card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Fees. We do not charge for electronic fund transfers unless stated elsewhere. We do not charge for direct deposits to any type of account, and we do not charge for preauthorized payments from any type of account.

ATM Out-of-Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. This fee is in addition to any fees Golden 1 may charge for the out-of-network transaction. Golden 1 considers a balance inquiry made at an out-of-network ATM to be a transaction. You may be charged a fee for a balance inquiry even if you do not continue with a withdrawal or transfer. If you perform a balance inquiry followed by a withdrawal or transfer, both an inquiry fee and a withdrawal/transfer fee may be charged. For more information regarding ATM out-of-network fees, refer to the ATM Services section of the separate Fee Schedule.

Visa® Foreign Transaction Fee - Transactions that you incur in foreign currencies will be posted to your account in U.S. dollars. Foreign transactions are normally converted to U.S. dollars by the network processing the transaction, which may impose a fee for this service. Since conversion may occur after the date of the transaction, the conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree that the transaction amount as converted by the network may be deducted from your account, as well as any conversion charges which are imposed. You agree to accept the converted amount in U.S. dollars.

Visa USA charges us an International Service Assessment (ISA) on all international transactions, regardless of whether there is a currency conversion. We may pass all or part of this fee on to you. An international transaction is one that is processed outside of the United States, regardless

of where the purchase took place (e.g., it may include an online purchase from an international merchant). The currency conversion rate used to determine the transaction amount in U.S. dollars is either (i) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date, in each instance in addition to the VISA ISA fee. Please see the separate Fee Schedule for the current fee.

Disclosure of Account Information to Third Parties.

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers;
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with regulatory requirements, government agency requests, or administrative or judicial orders; or
- As explained in our federal Privacy Notice.

Documentation.

Terminal Transfers - You can get a receipt at the time you make any transfer to or from your account(s) using an ATM or point-of-sale terminal.

Preauthorized Credits - If you have arranged to have direct deposits made to your account(s) 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 also contact us at **1-877-GOLDEN 1 (1-877-465-3361)**, Option 2 to find out whether or not the deposit has been made.

Periodic Statements - The primary account owner will receive a monthly account statement from us for your checking account(s), and will receive an account statement from us for your savings account(s) at least quarterly. For additional information regarding your statements, see the section of this Agreement entitled "Statements; Reporting Errors."

Preauthorized Payments.

Right to stop payment 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 by calling or writing us at the telephone number or address listed in this disclosure. We must receive your request at least three business days before the payment is

scheduled to be made. If you call, we may also require you to send your request to us in writing within 14 calendar days. You may place a single stop payment or a series of stop payments for up to 13 months, which will lapse after that time if not renewed by you. Please refer to our separate Fee Schedule for the amount we will charge you for each stop-payment order you give. Please be aware that your stop payment request will not cancel your agreement with the payee (for example, if you have a monthly gym membership, stopping your payment with us does not cancel your agreement with your gym).

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Notice of varying amounts - If these regular payments may vary in amount, the person or entity you are going to pay may notify 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.)

Golden 1's Liability for Failure to Make Transfers.

If we do not complete a transfer to or from 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, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If there is some other exception stated in our agreement with you.

Consumer Liability for Unauthorized Transfers.

Tell us AT ONCE if you believe your ATM or debit card and/or code (e.g., your PIN) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your account, check or draft. Contacting us at **1-877-GOLDEN 1 (1-877-465-3361)** is the best way of keeping your possible losses down. If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped an unauthorized transaction if you had told us, you could lose as much as \$500.

Also, if your periodic statement shows transfers that you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within 60 days after the first statement showing the unauthorized transfer was mailed or otherwise made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

Additional limit on liability for VISA® Debit Card -

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions made using your VISA® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa® or Plus® networks, or to transactions using your PIN which are not processed by VISA®. Visa is a registered trademark of Visa International Services Association.

Error Resolution Notice. In case of errors or questions about your electronic fund transfers, including if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, call or write us at the telephone number or address listed below. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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.
- 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 determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa) 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 provisionally credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa) 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.

For errors involving new accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and any provisional credit will be revoked. You may ask for copies of the documents that we used in our investigation.

For complaints or inquiries regarding your account, or to notify us of a lost or stolen card and/or code or an unauthorized transfer, please contact us at:

**GOLDEN 1 CREDIT UNION
CARD INVESTIGATIONS
P.O. BOX 15966
SACRAMENTO, CALIFORNIA 95852-0966
1-877-GOLDEN 1 (1-877-465-3361)**

All ATM/Visa® Debit Cards are nontransferable and are property of Golden 1. We may cancel, modify, or restrict the use of any card upon proper notice or without notice if your account is overdrawn or where necessary to maintain or restore the security of accounts on the ATM system.



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Insured by NCUA.