

Platinum Debit Rewards Card Disclosures

Electronic Fund Transfers – Your Rights and Responsibilities

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers – types of transfers, dollar limitations, and charges – You may access your account(s) by ATM using your Platinum Debit Rewards Card and personal identification number to:

1) Make deposits to share savings and share draft account(s) with a Platinum Debit Rewards Card. 2) Get cash withdrawals from share savings and share draft account(s) with a Platinum Debit Rewards Card. 3) Withdraw no more than \$500 per day in combination with point-of-sale transactions. 4) Transfer funds between share savings and share draft account(s) with a Platinum Debit Rewards Card. 5) Get information about the account balance of your share savings or share draft account(s) with a Platinum Debit Rewards Card.

NOTE: There is a charge of \$1.50 per withdrawal at ATMs we do not own or operate. Some of these services may not be available at all terminals.

Types of Platinum Debit Rewards Card Point-of-Sale Transactions – You may access your share draft account(s) to purchase goods (in person), pay for services (in person), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point – of – Sale Transactions — limitations – Using your card: Purchase amounts are limited to the amount in your share draft account(s), up to \$2,500.00 per day. For security purposes, you are limited to 15 transactions per day.

Fees

* We will charge you \$5.00 to replace a lost Platinum Debit Rewards Card.

NOTICE REGARDING ATM FEES BY OTHERS. If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. **Foreign Transactions —** Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a 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 the government-mandated rate



in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands. Effective April 1, 2008, an additional fee of 0.8% will be assessed on international transactions conducted in U.S. dollars.

Documentation

* Terminal Transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals. * Periodic Statements. You will get a monthly account statement from us for your share draft accounts. You will get a monthly account statement from us for your share accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Financial Institution's Liability

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:

1) If, through no fault of ours, you do not have enough money in your account to make the transfer. 2) If the transfer would go over the credit limit on your overdraft line. 3) If the automated teller machine where you are making the transfer does not have enough cash. 4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. 5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make: 1) Where it is necessary for completing transfers; 2) In order 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 government agency or court orders; or 4) If you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card and/or code without your permission.



(If you believe your card and/or code has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, 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 two business days after you learn of the loss or theft of your card and/or code, and we could have stopped someone from using your card and/or code without your permission if you had told us, you can lose as much as \$500.

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 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 period.

(2) Additional Limits on Liability for Platinum Debit Rewards Card, when used for point-of-sale transactions. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Platinum Debit Rewards Card, when used for point-of-sale transactions, if you report the loss or theft of your card within two business days of when you discover the loss or theft of the card. If you do NOT tell us within two business days, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

Your Platinum Debit Rewards Card can be cancelled if it has been determined that there has been unauthorized use on your account, or if you reveal or make available your Platinum Debit Rewards Card PIN to any person.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at 301.718.0208 or write us at NIH Federal Credit Union, Operations Department, P.O. Box 6475, Rockville, Maryland 20849-6475.

Error Resolution

In case of errors or questions about your electronic transfers, call us at 301.718.0208 or write us at NIH Federal Credit Union, Operations Department, P.O. Box 6475, Rockville, Maryland 20849-6475, 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 (5 business days for Platinum Debit Rewards Card point-of sale transactions and 20 business days if the transfer involved a point-of-sale transaction or a foreign-initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this we will reaccrredit your account within 10 business days (5 business days for Platinum Debit Rewards Card point-of sale transactions and 20 business days if the transfer involved another type of point-of-sale transaction or a foreign-initiated transfer) 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 questions in writing and we do not receive it within 10 business days, we may not reaccrredit 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.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Notice of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful. 1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility. 2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information. 3) Compare your records with the account statements you receive. 4) Don't lend your ATM card to anyone. 5) Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility. 6) Protect the secrecy of your Personal Identification Number (PIN). Don't tell anyone your PIN. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse. 7) Prevent others from seeing you enter your PIN by using your body to shield their view. 8) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen. 9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility after sunset. If you observe any problem, go to another ATM or night deposit facility. 10) Don't accept assistance from



anyone you don't know when using an ATM or night deposit facility. 11) If you notice anything suspicious or any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later. 12) Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding. 13) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.

We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.