

# ELECTRONIC FUND TRANSFERS

## YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

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.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as U.S. Treasury (Social Security) or some employers (payroll)) to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**Belle Telephone Transfers - types of transfers and frequency limitations** - You may access your account by telephone 24 hours a day: Harrisburg (717) 232-3526 or outside the calling area 1-800-642-4482 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
  - you may make no more than six transfers per month (less the number of preauthorized withdrawals, automatic transfers, or overdraft transfers during the month). In order to comply with Regulation D, transaction limitations do apply. Refer to the TRUTH-IN-SAVINGS DISCLOSURE located in the back of this pamphlet.
- transfer funds from savings to savings
  - you may make no more than six transfers per month (less the number of preauthorized withdrawals, automatic transfers, or overdraft transfers during the month). In order to comply with Regulation D, transaction limitations do apply. Refer to the TRUTH-IN-SAVINGS DISCLOSURE located in the back of this pamphlet.
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
  - the account balance of checking accounts
  - transaction/account history on checking accounts.
  - the account balance of savings accounts
  - transaction/account history on savings accounts

**ATM Transfers - types of transfers and dollar limitations** - You may access your account(s) by ATM using your ATM card and personal identification number or VISA® Check Card and personal identification number, to:

- make deposits to checking account(s) with an ATM or VISA Check Card
- make deposits to savings account(s) with an ATM or VISA Check Card
- get cash withdrawals from checking account(s) with an ATM card
  - you may withdraw no more than \$600.00 per day in combination with point-of-sale transactions
- get cash withdrawals from checking account(s) with a VISA Check Card
  - you may withdraw no more than \$1,200.00 per day
- get cash withdrawals from savings account(s) with an ATM card
  - you may withdraw no more than \$600.00 per day in combination with point-of-sale transactions
- get cash withdrawals from savings account(s) with a VISA Check Card
  - you may withdraw no more than \$1,200.00 per day
- transfer funds from savings to checking account(s) with an ATM card or Visa Check Card
- transfer funds from checking to savings account(s) with an ATM card or Visa Check Card
- get information about:
  - the account balance of your checking account(s)
    - with an ATM card
    - with a VISA Check Card
  - the account balance of your savings accounts
    - with an ATM card
    - with a VISA Check Card

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

**Types of ATM Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - frequency and dollar limitations** - Using your card:

- you may make no more than 20 transactions per day
- you may not exceed \$600.00 in transactions per day in combination with ATM transactions

**Types of VISA® Check Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- ATM Card/VISA® Check Card accounts which have been inactive for six (6) months or more may be closed.

**Point-of-Sale Transactions - frequency and dollar limitations** - Using your card:

- you may make no more than 20 transactions per day
- you may not exceed \$3,000.00 in transactions per day

**Currency Conversion and International Transactions.** When you use your VISA® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either 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 the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed on our separate fee schedule. An international transaction is a transaction where the country of the merchant is outside the USA.

**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.

**Belco's Online Banking System Transfers - types of transfers and charges** - You may access your account(s) by computer through the internet by logging onto our website at [www.belco.org](http://www.belco.org) and using your online banking ID and your password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
  - you may make no more than six transfers per month (less the number of preauthorized withdrawals, automatic transfers, or overdraft transfers during the month). In order to comply with Regulation D, transaction limitations do apply. Refer to the TRUTH-IN-SAVINGS DISCLOSURE located in the back of this pamphlet.
- transfer funds from savings to savings
  - you may make no more than six transfers per month (less the number of preauthorized withdrawals, automatic transfers, or overdraft transfers during the month). In order to comply with Regulation D, transaction limitations do apply. Refer to the TRUTH-IN-SAVINGS DISCLOSURE located in the back of this pamphlet.
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties (Bill Payment)
  - see separate fee schedule
- make payments from savings to loan account(s) with us
- make payments from savings to third parties (Bill Payment or ACH withdrawal)
  - you may make no more than six withdrawals per month (less the number of Belle or Belco's Online Banking System transfers, automatic transfers, or overdraft transfers during the month). In order to comply with Regulation D, transaction limitations do apply. Refer to the TRUTH-IN-SAVINGS DISCLOSURE located in the back of this pamphlet.
  - see separate fee schedule
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)



*Because life is for living.*

1-800-642-4482

