

Electronic Services Agreement and Disclosure

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

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Effective December 1, 2011

IMPORTANT DOCUMENT
PLEASE KEEP FOR YOUR RECORDS

This Disclosure supersedes all Disclosures prior to the effective date shown above.



UNIVERSAL CITY STUDIOS
C R E D I T U N I O N

90 Universal City Plaza
Universal City, CA 91608-1013
888-FOR-MYCU
888-367-6928



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.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

This Electronic Services Agreement and Disclosure ("Agreement") sets forth the terms and conditions governing the use of Universal City Studios Credit Union's electronic services. In this Agreement, the words YOU and YOUR mean each and all of those who apply for and/or use any of the electronic services described in this Agreement. The words WE, US, and OUR mean Universal City Studios Credit Union. Your acceptance, retention, or use of an ATM Card, Visa Debit Card, Personal Identification Number (PIN) or other electronic funds transaction hereunder constitutes an agreement between us and you as described below.

This Agreement is given by us in compliance with the Electronic Fund Transfer Act (15 U.S.C. Section 1693 et seq.) and Regulation E (12 CFR 205 et seq.) to inform you of certain terms and conditions for use of the electronic services described in this Agreement.

At the present time, we offer several types of electronic services:

- Preauthorized deposits of net paycheck;
- Payroll deductions;
- Preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments);
- Preauthorized withdrawals for bill payments and other recurring payments (Bill Payment Service);
- Automated Teller Machine (ATM) electronic funds transfer services at Credit Union owned ("Proprietary") ATMs and on "Shared Network" ATMs as identified on the back of the Visa Debit Card, and such other systems as may be added from time to time;
- Visa Credit Card cash advances at ATMs on the Visa network;
- Audre (Audio Response Electronic Telephone Banking);
- Reel Teller (Online Banking);
- Visa Debit Card (including PIN and signature based transactions);
- Electronic Check Transactions; and
- Transactions at a Point-of-Sale (POS) terminal whether or not an access device is used.

General disclosures applicable to all electronic services offered by us is given below, with certain specific disclosure information for each service following in separate sections.

You understand and agree that the agreements, terms, conditions, rules and regulations applicable to your Share Account(s), Checking Account(s), Visa Debit Card, Visa Credit Card, Overdraft Line of Credit and any other applicable accounts, remain in full force and effect and continue to be applicable, except as specifically modified by this Agreement.

All applications for electronic services are subject to our approval.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure:

Our business days are Monday through Friday, except federal holidays. Our business hours are 8:30 a.m. to 4:30 p.m. Pacific Time, each business day. Our Proprietary ATMs are generally available 24 hours a day, 365 days a year, with minor interruptions for system maintenance. Audre and Reel Teller are available for your convenience 24 hours a day, 365 days a year, with minor interruptions for system maintenance or technical difficulties.

Disclosure of Account Information To Third Parties:

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

1. When it is necessary to complete an electronic transaction; or

2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency, court order, or any legal process; or
4. If you give us permission in writing.

Periodic Statements:

You will receive a monthly account statement for each month in which an electronic fund transfer is made, but at least a quarterly statement if no transfers are made. You agree to immediately review each periodic statement mailed or otherwise made available to you to ensure that each and every transaction has been authorized by you. Your failure to promptly report any allegedly unauthorized transaction may result in future allegedly unauthorized transactions to be considered authorized.

In case of errors or questions about your electronic services transactions:

In case of errors or questions about your electronic services transactions, telephone us at (888) FOR-MYCU (818-367-6928), or write to us at UNIVERSAL CITY STUDIOS CREDIT UNION, 90 Universal Plaza, Universal City, California 91608 as soon as you can, if you think your periodic statement or receipt is wrong or if you need more information about a transaction listed on your periodic statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST periodic statement on which the problem or error appeared. You must:

1. Tell us your name and account number;
2. Describe the error or the transaction you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error.

If you tell us orally, you are required to send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 in writing and we do not receive it within ten (10) business days, we may not credit your account.

In accordance with Visa Operating Rules and Regulations, you will receive provisional credit for VISA Debit Card losses for unauthorized use within five (5) business days after you have notified us of the loss in writing. However, see the "Additional Disclosures Applicable to PINLess Visa Debit Card Transactions" section below for further details regarding Visa Debit Card transactions initiated through a non-Visa debit network. You also understand and agree that it is your responsibility to carefully review each receipt or sales slip you receive when you conduct a Visa Debit Card transaction. In addition, you agree that, to the extent a Visa Debit Card transaction is initiated using your PIN or when you sign a sales slip, it is presumed that you authorized the transaction, and the amount thereof, because the authorization was initiated through your PIN or by your signature on the sales slip. In such event, you understand and agree that the burden is on you to conclusively prove that the use of your Visa Debit Card and/or the amount of the transaction was unauthorized.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Our Liability For Failure to Make or Complete Electronic Fund Transfers:

If we do not properly complete an electronic funds transaction to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, if:

1. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure, malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions;
2. Through no fault of ours, you do not have enough money in your account (or sufficient collected funds) to complete the transaction(s);
3. The funds in your account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment;
4. We received incorrect or incomplete information from you or from third parties (e.g., the U.S. Treasury, an automated clearing house, or a terminal owner);
5. The ATM, POS terminal, Audre System, Reel Teller System or other electronic services system contemplated hereunder was not working properly and you knew about this breakdown when you started the transaction;
6. The ATM where you were making the transaction did not have enough cash or cash in the denominations you requested;
7. Your ATM Card, Visa Debit Card, Visa Credit Card, Visa Debit Card PIN, Visa Credit Card PIN, Audre PIN, or Reel Teller PIN you provide is incorrect or incomplete, has been reported lost or stolen, has expired, is damaged so that the mechanical device cannot read the encoding strip, is inactive due to non-use, is retained by us due to your misuse or suspected fraudulent activities, is retained by us at your request, or your ATM PIN, Visa Debit Card PIN, Visa Credit Card PIN, Audre PIN, or Reel Teller PIN has been repeatedly entered incorrectly;
8. The transaction would exceed an unused line of credit (e.g., your Overdraft Line of Credit Limit or Visa Credit Card Limit);
9. Our failure to complete the transaction or the placement of a block on your account is done to protect the security of your account and/or the electronic terminal system;
10. You make an error in keying your deposit at an ATM or through Reel Teller (and if you make such error, we are not responsible for bounced checks, forfeited dividends, and other consequences which may result);
11. The payee mishandles or delays a payment sent by the Bill Payment Service;
12. Any transaction is prohibited by law, regulation, court order, or illegal activity; or
13. You have not provided our Bill Payment service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment.

There may be other exceptions not specifically mentioned above.

Provided that none of the foregoing exceptions to the service performance obligations are applicable, if we cause an incorrect amount of funds to be removed from your account, or caused funds from your account to be directed to a person or entity which does not comply with your bill payment instructions, we shall be responsible for returning the improperly transferred funds to your account and for directing to the proper recipient any previously misdirected bill payments or transfers.

THE FORGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE, AND/OR SERVICE.

Authorized Use – Your Visa Debit Card and PIN:

A Visa Debit Card (referred to in this section as “Card”) and/or a PIN will be used each time you use an ATM, engage in a POS or other electronic funds transaction. The following conditions must be observed for both the privacy and protection of your account and the system:

1. **You must keep your Card in a safe place and permit no unauthorized person to use it.**
2. **You must not tell any unauthorized person your PIN or write your PIN on your Card or otherwise make it available to anyone else.**
3. **You must tell us immediately of any loss or theft of your Card and/or your PIN.**
4. **If you authorize us to issue a Card (or any other access device) to any account owner, you authorize that individual to withdraw funds from any account which can be accessed by the Card, regardless of whether that individual is authorized to withdraw money from the account by any means other than by use of the Card.**
5. **If you give your Card or PIN to anyone, any withdrawal by that person will be considered to be authorized by you, even if they exceed your authority.**

Charges for Electronic Funds Transaction Services:

All charges associated with your electronic funds transactions are disclosed in our Schedule of Fees and Service Charges (hereinafter, “Fee Schedule”), which accompanies this Agreement and is incorporated herein by reference. A stop payment placed on a preauthorized electronic payment is subject to a fee as disclosed in our Fee Schedule for each stop-payment order you give. If you request a copy of the documentation relative to an ATM or POS transaction (except if the documentation is for resolution of a billing error), a fee equal to our reasonable cost of reproduction may be charged. Any fees charged will be deducted from your share or share draft account(s).

If you have been issued an additional card (whether ATM Card, Visa Debit Card or Visa Credit Card) for a joint owner or authorized user on your account, any applicable transaction fees outlined in our Fee Schedule will be based on combined transactions. Withdrawals from more than one account or additional withdrawals from the same account during a single access will be counted as multiple withdrawals. Generally, transaction fees will be charged to your account within two (2) business days from the day they are incurred. The fee will not be recorded on the transaction receipt produced by the ATM, but it will be itemized on your monthly statement.

If you use an ATM that is not operated by us, you may be subject to additional fee(s) imposed by another financial institution, merchant and/or by an automated transfer network. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer. This practice is known as “surcharging” and is in addition to any ATM fees charged by us.

Change in Terms:

We may change the terms and charges for the services described in this Agreement and may amend, modify, add to, or delete from this Agreement from time to time. If you have an account with us through which electronic transactions are being processed, you will receive written notice of the change in terms at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law.

Disclosure of Delayed Funds Availability:

We may place a hold for uncollected funds on an item you deposit. This could delay your ability to withdraw such funds. For further details, see our “Funds Availability Policy” or consult a Credit Union officer.

Delinquent Loan Restriction:

If any of your loan payments are past due, you may be restricted from performing electronic transactions through Audre, ATMs or POS terminals.

Termination of Electronic Services:

You may, by written request, terminate any of the electronic services provided for in this Agreement. Termination by any one account owner will be binding on all account owners and we are not required to notify other account owners of the termination. In addition, electronic services may be suspended, without advance notice, if there are insufficient funds in any one of your accounts or if any of your accounts are not in good standing as defined in our By Laws. After suspension, electronic services may be reinstated, at our discretion, once there are sufficient funds in your account(s) to cover any fees and other transfers and debits. We may terminate your right to make electronic funds transactions at any time upon written notice. If you ask us to terminate your account or the use of a Visa Debit Card, Visa Credit Card, or any other access device, you will remain liable for subsequent transactions performed on your account. Termination of electronic services does not terminate your accounts or agreements with us and will not affect your authorization for transfers and payments made prior to termination.

Notice and Communications:

Except as otherwise provided in this Agreement, all notices required to be sent to you will be effective when we mail or deliver them to the last known address that we have for you in our records or when we make such notices available to you through Reel Teller if you have agreed to receive notices from us in an electronic format. You are required to keep us informed of your current address. You agree to notify us promptly of any change of address. You may notify us in person at any of our offices, via Reel Teller or by sending a written and signed notice to Universal City Studios Credit Union, 90 Universal Plaza, Universal City, California 91608. Attention: Member Services Department.

Collections:

You agree that we shall be entitled to recover any money owed by you as a result of your use of, or the use of anyone you have provided with access to, any of our electronic services and you agree to repay any amounts which create an overdrawn balance on any of your accounts immediately upon demand. We have a security interest in your present and future shares and have the right to apply such shares to any money you owe. If any legal action is required to enforce any provision of this Agreement or to collect money you owe, you agree to pay all costs of collections, including reasonable attorneys' fees, court costs, and other charges incurred for enforcing our rights under this Agreement.

Severability:

If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Governing Law:

You understand and agree that this Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of California.

No Waiver:

No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights and remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Relationship to Other Disclosures:

The information in this Agreement applies only to electronic service transactions described herein. Provisions in other disclosure documents, as may be revised by us from time to time, continue to apply, except to the extent expressly modified by this Agreement.

Account Access:

Your accounts, Visa Debit Card, Visa Credit Card, or any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. You understand that you may not utilize your accounts, Visa Debit

Card, Visa Credit Card, or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but are not limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. We may deny authorization of any transactions identified as gambling. However, in the event that a transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA):

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 banking relationship with us. "Restricted transactions" are transactions involving the knowing transmittal or receipt of credit, funds, checks, instruments or other proceeds to or from another person engaged in the business of wagering or betting in connection with unlawful Internet gambling. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Copy Received:

You acknowledge receipt of a copy of this Agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSIT OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS

If you have arranged to have preauthorized electronic deposits of your net paycheck (if available from your employer), payroll deductions, pension checks, or Federal Recurring Payments (for example, Social Security payments), the following information applies to you:

Account Access:

Preauthorized deposits may be made to your share draft (checking) account(s) only.

Notification of Preauthorized Deposits:

If you have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to your account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify you every time the party sends us money to deposit to your account. If you have not made such an arrangement, you may telephone us at (888) FOR-MYCU (818-367-6928) and we will advise you whether or not the preauthorized deposit has been made.

Documentation of Preauthorized Deposits:

Generally, you will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic funds service you have with us is preauthorized deposits, then we reserve the right to send you a quarterly statement only.

Direct Deposits:

If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, 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.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES

If you have requested a preauthorized payment to a third party from any Credit Union account, the following applies to you:

Account Access:

Preauthorized payments may only be made from your share draft (checking) or share account(s). Preauthorized payments made from your share account are subject to the Regulation D restrictions as set forth in this Agreement. If your preauthorized payment due date is scheduled to occur on a non-business day it will be sent out the next business day unless the payment due date is the last calendar day of the month in which case the preauthorized payment will occur on the last business day of the month.

Right to Receive Documentation of Preauthorized Payment:

1. **Initial Authorization:** You can get copies of the preauthorized payment documentation from the party receiving the payment at the time you give them the initial authorization.
2. **Notice of Varying Amount:** If your preauthorized payment may vary in amount, the party who will receive the payment is required to tell you ten (10) days before each such payment when it will be made and how much it will be. You may agree with the party being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
3. **Periodic Statement:** You will receive a monthly statement for each month in which a transfer is made, but at least quarterly if no transfers are made.

Right to Stop Preauthorized ACH/DRAFT Payment:

If you want to stop a preauthorized payment or revoke a preauthorized payment authorization, you must call us at (888) FOR-MYCU (818-367-6928), or write to us at Universal City Studios Credit Union, 90 Universal Plaza, Universal City, California 91608 in time for us to receive your stop payment request no less than three (3) business days or more before the next payment from your account 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 fourteen (14) days after you call. An oral request to stop payment ceases to be binding after fourteen (14) days if you have not provided us with any required written confirmation of your request. We will charge you for each stop payment order you give pursuant to our current Fee Schedule. Such stop payment request will apply only to that particular payment. If you have given us a request to cancel the entire preauthorized payment authorization, you understand and agree that you must also contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide us with a copy of your written revocation notice to the third party.

Our Liability for Failure to Stop Payment:

If you order us to stop one of your preauthorized payments no less than three (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, to the extent provided by law.

Liability for Unauthorized Electronic Payment:

You may be liable for unauthorized transfers made from your account by a third party. If you believe such transfer has occurred, you must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section above for resolving errors. You should also refer to the section entitled "Additional Disclosures Applicable to ATM Electronic Funds Transactions, Point of Sale Transactions, Audre Electronic Telephone Banking Transactions, Reel Teller Personal Computer Electronic Banking Transactions, and Electronic Check Transactions."

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS AND VISA DEBIT CARDS WHEN USED FOR POINT-OF-SALE TRANSACTIONS

In this section, "Card" refers to your Universal City Studios Credit Union ATM Card or Visa Debit Card and any duplicates, renewals, or substitutions the Credit Union issues to you, unless otherwise noted.

Types of Available Transactions:

By use of your Card at a participating POS terminal, you authorize us to make withdrawals from your share draft (checking) account for cash advances and/or purchases.

Account Access:

You may use your Card to withdraw cash from your share draft (checking) account by way of a cash advance from merchants, financial institutions, or others who honor the Card and/or to pay for purchases from merchants, financial institutions, and others who honor the Card. However, we are not responsible for the refusal or inability of any ATM or POS terminal, merchant, or financial institution to honor the Card, to complete a transaction, or for their retention of the Card. You understand that your Card is not a credit card and does not provide "credit" which means that you may not defer payment of Card transactions.

Your Visa Debit Card may be used to access your share draft (checking) account from any merchant location where the Visa logo is displayed. You understand that some participating merchants (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the Visa Debit Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. We may place a hold against your share draft (checking) account for the anticipated amount. The hold may remain in effect from the time the notice is received by us up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from your share draft (checking) account. The available balance in your share draft (checking) account will be reduced by the amount of any transaction for which the merchant receives authorization from us, even if the documentation evidencing the transaction has not yet been received or processed by us. You agree that we are not responsible if we do not authorize or if we dishonor other POS, ATM, or share draft transactions drawn on your account while a hold is placed on your account.

Overdraft Protection:

You understand that you can authorize us to link your Card to an overdraft protection source, including, but not limited to, a share account or line of credit, for funds availability purposes. However, we reserve the right to expand or restrict the types of accounts that may be linked to your Card.

Limitations on Dollar Amounts and Frequency of Card Transactions:

The following daily limits apply to cash withdrawals and purchases you make with your Card to the extent you have available funds in your share draft (checking) account.

When accessing a POS terminal either an ATM or Visa Debit Card and using the "ATM" or "Debit" function keys, your transactions will be limited to \$400 per day. If you use your Visa Debit Card and use the "Credit" function key you may obtain cash advances at financial institutions that honor Visa cards to the extent that you have available clear funds in your share draft (checking) account.

You may make purchases at merchants that accept Visa Debit Cards to \$2,500 per day as long as your available share draft (checking) account balance will cover the transaction. Various institutions that participate in networks of which the Credit Union is a member may have withdrawal limits different from the amounts set forth herein. In the event that a specific ATM is so limited, you may not be able to withdraw more than the cash limit of that particular ATM. Subject to the dollar limits set forth herein, there are no limits on the number of daily POS transactions you may make using your Card. ATM & POS terminal owners, merchants and retailers may restrict cash withdrawals and purchases to lower limits and charge proprietary fees.

For security reasons, there may be limits on the number of these transactions that may be authorized.

Returns and Adjustments (Visa Debit Card):

Merchants and others who honor the Visa Debit Card may give credit for returns or adjustments, and they will do so by sending us

a credit slip that we will post to your share draft account.

Foreign Transactions (Visa Debit Card):

Purchases, cash advances, and credits made in foreign currencies will be billed to your account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. In the event that an international transaction is converted to U.S. dollars the exchange rate between the transaction currency and the billing currency used for processing international transactions will be: (1) 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 (2) the government-mandated rate in effect for the applicable central processing date. The rate in effect on the applicable processing date may differ from the rate on the date you used your Visa Debit Card. When a credit to the account does not fully offset a charge to the account due to changes in the rate, you are responsible for the difference. For purchases, cash advances, and ATM and non-ATM cash transactions, we will add one percent (1%) to the amount provided to us by Visa.

Card Claims and Transaction Questions:

When you authorize other parties to debit your share draft (checking) account, you are responsible for these transactions. Thus, you may have to contact these parties directly if you have questions or complaints about your transactions. Any claims concerning property or services purchased with your Card must be resolved by you directly with the merchant or seller who accepted the Card. You understand that we will not be able to help you because we only have the information received from the third party. Any claim or defense that you assert will not relieve you of your obligation to pay us the total amount of the sales slip, unless otherwise permitted by law. You are not permitted to stop payment on any purchase through the use of your Card.

ADDITIONAL DISCLOSURES APPLICABLE TO PINLESS VISA DEBIT CARD TRANSACTIONS

PINLESS Debit Card Transactions:

We allow non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions. Visa Operating Rules and Regulations generally define a PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN), but that is not generally known for having a card program.

There are two types of authenticated transactions when using a debit card: PIN and signature. In a PIN debit transaction, a cardholder enters a PIN to authorize the transaction. In a signature debit transaction, a cardholder signs a receipt. As a result of the changes to Visa's Operating Rules and Regulations, you may choose to purchase goods and services with your Visa Debit Card through a PIN-Debit Network without the requirement of entering your PIN. The non-Visa debit networks that support transactions for the Credit Union are the CO-OP, Plus, Star and Interlink systems.

Examples of PIN-less debit transactions include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of your PIN.

You understand and agree that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's Zero Liability program), \$50.00 loss cap, provisional credit policies and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, call us at 888-FOR-MYCU (888-367-6928).

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If you have authorized a one-time transfer of funds from your account via ACH where you have provided a paper check or check information to a merchant or other payee in person, by telephone, or via the Internet, to capture the routing, account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction"), the following applies to you:

Types of Available Transactions:

You may authorize a merchant or other payee to make a one-time Electronic Check Transaction from your share draft (checking) account using information from your check to (1) pay for purchases or (2) pay bills. You may also authorize a merchant or other payee to debit your share draft (checking) account for returned check fees or returned debit entry fees.

You may make such a payment via ACH where you have provided a paper check to enable the merchant or other payee to capture the routing number, 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 transaction; whether the check is retained by the consumer, the merchant, other payee, or the payee's financial institution; or you have provided the merchant or payee with the routing number, account, and serial numbers by telephone or via the Internet to make a payment or a purchase.

Account Access:

Electronic Check Transactions may be made from your share draft (checking) account only.

Limitations on Dollar Amounts of Transactions:

You may make Electronic Check Transactions only to the extent that you have available clear funds in your share draft (checking) account.

Overdraft Protection and Overdraft Services:

You understand that if you have a Line of Credit Account in conjunction with your share draft (checking) account, then you may use that Line of Credit account to fund any overdrafts on your share draft (checking) account, including overdrafts caused by any Electronic Check Transactions. You understand that you may not otherwise initiate an Electronic Check Transaction to overdraw your share draft account or your Line of Credit, if applicable. You may also request and authorize us to use your Regular Share Account as overdraft protection to cover any such overdrafts on your share draft (checking) account. If you do overdraw your share draft (checking) account, you authorize us to cover the overdraft as follows:

1. If you have authorized overdraft protection from your Regular Share Account, we will transfer funds from your Regular Share Account, if the linked Regular Share Account has sufficient funds available.
2. If there are insufficient funds in your linked Regular Share Account(s), or if you have not authorized overdraft protection from your Regular Share Account, we will make a cash advance from your Line of Credit account, if you have authorized such cash advances, and there are sufficient funds available.
3. If the funds available in your Regular Share Account(s) and/or Overdraft Line of Credit are not sufficient to pay the overdraft on your share draft (checking) account, then the overdraft may be paid by our Universal Pay Service subject to the terms and conditions in the Universal Pay Disclosure, if you meet the eligibility criteria and have the privilege available.
4. If none of the foregoing three (3) options is available, the item causing the overdraft will be returned or the transaction denied.

Overdrafts which cannot be honored are payable on demand and may result in termination of your account(s).

Remotely-Created Checks:

If the Electronic Check Transaction involves a remotely-created check, we reserve the right to accept or reject the item for deposit into any of your accounts. If you deposit a remotely-created check into any of your accounts, you represent and warrant to us that you have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check which you have deposited into your account is returned by the drawee-payor bank for any reason, you agree that we may debit your account for the amount of the item, plus any applicable fees. If the debit causes your account to be overdrawn, you agree to pay the overdrawn amount on our demand. For purposes of this Agreement, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, VISA DEBIT CARD TRANSACTIONS, POINT OF SALE TRANSACTIONS, AUDRE ELECTRONIC TELEPHONE BANKING TRANSACTIONS, REEL TELLER PERSONAL COMPUTER ELECTRONIC BANKING TRANSACTIONS, AND ELECTRONIC CHECK TRANSACTIONS

Right to Receive Documentation of Transactions:

1. **Transaction Receipt.** In most cases, you will receive a receipt at the time you make any transfer to or from your account using an ATM or when you make a purchase using a POS terminal. You should retain this receipt to compare with your statement from us. Federal law provides that a receipt need not be made available to you if the amount of the transfer initiated at an electronic terminal is \$15 or less.
2. **Periodic Statement.** You will receive a monthly statement (unless there are no transfers in a particular month), for the account(s) which you have accessed using an Electronic Check Transaction, an ATM, POS terminals, Audre or Reel Teller, which will show the calendar date that you initiated the transfer, the type of transfer, the account accessed by the transfer, and the amount of transfers occurring in that statement period. You will get a statement at least quarterly.
3. **Reel Teller Transaction.** You may print a record of any individual transaction conducted through Reel Teller at any time after the transaction is completed.

Your Liability for Unauthorized Transactions and Advisability of Prompt Reporting:

You must tell us AT ONCE if you believe your checks, Visa Debit Card, or Visa Credit Card or your Audre PIN, Reel Teller PIN, or Visa Debit Card PIN (collectively "check(s), Card(s) and/or PIN(s)") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. A written notification to us should follow your telephone call. You could lose all the money in your account (plus your maximum overdraft Line of Credit). However, if you believe your check(s), Card(s) and/or PIN(s) has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your check(s) (in an Electronic Check Transaction), your Card(s), and/or PIN(s) without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your check(s), Card(s), and/or PIN(s) and we can prove we could have stopped someone from using your check(s) (in an Electronic Check Transaction) and/or your Card(s) and/or PIN(s) 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, including those made by Card, PIN or other means, you must tell us at once. If you do NOT tell us within sixty (60) days after the statement was mailed or delivered to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

Special Notice to Visa Debit Cardholders:

If you are using a Visa Debit Card for transactions that take place on the VISA network system, you understand that Visa Operating Rules and Regulations provide for \$0.00 liability ("Zero Liability") for losses from unauthorized (fraudulent) activity. Zero Liability does NOT apply to ATM transactions that are not processed through Visa (such as a cash withdrawal from your share draft (checking) account). You must refer to the section of this Agreement regarding liability for unauthorized ATM transactions. Zero Liability also will not apply to Visa Debit Cards issued outside the U.S. or to Visa commercial cards. You must provide a written statement regarding any claim of unauthorized Visa transactions.

If you notify us of unauthorized transactions which were processed through Visa (this does not include cash disbursements at an ATM using your Visa Debit Card), we will provide provisional credit to your account within five (5) business days of the notification. If you tell us orally, we will require that you send us your complaint in writing within ten (10) business days. We will not credit your account until your written complaint is received.

"Unauthorized" means the use of your Visa 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.

Telephone Number and Address to be Notified in Event of an Unauthorized Transaction:

If you believe your Card(s), PIN(s) or check(s) has been lost or stolen or that someone will or may use it to transfer money from your account(s) without your permission, you must telephone us at: (888) FOR-MYCU (888-367-6928) during business hours. After business hours, report Visa Debit Card only in U.S. at (866) 599-5629. You may also write to us at UNIVERSAL CITY STUDIOS CREDIT UNION, 90 Universal Plaza, Universal City, California, 91608, Attention: Member Services. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Regulation D Restrictions on Electronic Funds Transfers:

During any statement period, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party using any combination of preauthorized or automatic transfers or telephonic orders or instructions. You may make an unlimited number of withdrawals from, or transfers among, your share accounts by mail, messenger, or in person at the Credit Union or at an ATM. You may also make an unlimited number of withdrawals from your share accounts through Audre, Reel Teller or by telephone if you request that we send you a check. If you exceed, or attempt to exceed, these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests as set forth in our Fee Schedule, and we may reclassify or close the account.

Verification:

All transactions affected by use of ATMs, POS terminals, Electronic Check Transaction, Audre, Reel Teller, or other electronic transaction contemplated hereunder which would otherwise require your actual signature, or other authorization, shall be valid and effective as if actually signed by you when accomplished by use of an Electronic Check Transaction, the Card(s) and/or PIN(s), or as otherwise authorized under this Agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM AND VISA DEBIT CARD ELECTRONIC FUND TRANSACTIONS

In this section, your ATM Card or Visa Debit Card is referred to as the "Card" unless otherwise noted. If you requested that we issue you a Card to be used to transact business at any of our Proprietary ATMs or at any ATM displaying the logos as shown on the back of the Card or belonging to the CO-OP Network Shared Network of ATMs, or at POS network terminals, then the information below applies to you. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN).

Types of Available Transactions and Limits on Transactions:

The section above entitled "ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS OR VISA DEBIT CARDS WHEN USED FOR POINT-OF-SALE TRANSACTIONS" lists the types of currently available ATM electronic fund transactions. Additional types of currently available transactions are listed below. Transaction types and services may be limited on certain ATMs on the systems which are not owned by us (non-Proprietary ATMs), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an invalid transaction.

Account Access:

You can use your Card to perform the following ATM transactions:

1. Deposits to your share and share draft (checking) account(s) at our proprietary (Credit Union-branded) ATMs and terminals displaying a CO-OP Network logo;
2. Withdrawals from your share or share draft (checking) account(s) at our proprietary ATMs or the CO-OP Network, or ATMs displaying the logos on the back of the Card;
3. Transfers between your share and share draft (checking) account(s) within the same account number at our proprietary ATMs (and some shared network ATMs);
4. Balance inquiries at our proprietary ATMs and the CO-OP Network ATMs and ATMs displaying the logos on the back of the Card; and
5. Advances on your Line of Credit at our proprietary ATMs only.

We may offer additional ATM services in the future and, if so, you will be notified of them.

Unless otherwise noted, the above services are generally available at ATMs on the CO-OP Network, ATMs displaying the logos on the back of the Card and Shared Network Systems. Services, however, may be restricted on certain ATMs on the systems which are not owned by us. In such case, the Shared Network ATMs may refuse an attempted transaction.

Deposits:

You understand and agree that we accept deposits at an ATM subject to verification and collection by us and may only be credited or withdrawn in accordance with our "Funds Availability Policy." Transactions accomplished after the close of normal business each day shall be deemed to have occurred on our next business day. We are not responsible for delays in a deposit due to improper identification on the deposit envelope or improper keying of your transaction. Information accompanying a deposit should include your name, our name, your member number, and where you want your deposit to go.

ATM Fees:

You understand that withdrawals from Network ATMs may be subject to Credit Union fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or any network used. You may also be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Limitations on Frequency and Dollar Amount of Transactions:

Withdrawal amounts from most ATMs are generally limited to a maximum of \$400.00 per day, provided you have sufficient available funds in your account(s). Note, however, that withdrawal limitations may vary between networks and individual machines. In addition, we reserve the right to adjust your maximum per day cash disbursement levels, from time to time, at our sole discretion.

Minimum withdrawal amounts and increment amounts may vary depending on the system or machine you access. For example, the minimum withdrawal and increment amount is generally \$20.00.

For security reasons, in the event your Card or PIN is lost or stolen, there may be restrictions on the transactions you can make on the ATM System.

Overdraft Protection and Overdraft Services:

You understand that if you have a Line of Credit Account in conjunction with your share draft (checking) account, then you may use that Line of Credit to fund any overdrafts on your share draft (checking) account, including overdrafts caused by ATM or POS access. You understand that you may not otherwise initiate an ATM or POS transaction to overdraw your share draft (checking) account or your Line of Credit, if applicable. You may also request and authorize us to use your Regular Share Account as overdraft protection to cover any such overdrafts on your share draft account. If you do overdraw your share draft (checking) account, you authorize us to cover the overdraft as follows:

1. If you have authorized overdraft protection from your Regular Share Account, we will transfer funds from your Regular Share Account, if the linked Regular Share Account has sufficient funds available.
2. If there are insufficient funds in your linked Regular Share Account(s), or if you have not authorized overdraft protection from your Regular Share Account, we will make a cash advance from your Overdraft Line of Credit, if you have authorized such cash advances, and there are sufficient funds available.
3. If the funds available in your Regular Share Account(s) and/or Line of Credit are not sufficient to pay the overdraft on your share draft (checking) account, then the overdraft may be paid by our Universal Pay Service subject to the terms and conditions in the Universal Pay Disclosure, if you meet the eligibility criteria and have the privilege available.
4. If none of the foregoing three (3) options is available, the item causing the overdraft will be returned or the transaction denied.

Overdrafts which cannot be honored are payable on demand and may result in termination of your account(s).

Safety at the ATM:

You understand that you should use caution at all times when using an ATM. Some precautions you can take are:

1. Prepare for your transactions at home (for example, by filling out a deposit slip) to minimize your time at the ATM.
2. Avoid ATMs that are obstructed from view or unlit at night.
3. Observe the area for anything unusual or suspicious.
4. When possible, bring a companion along, especially at night.
5. Lock your vehicle when you leave it.
6. Have your Card in your hand as you approach the ATM and avoid reaching in your wallet or purse in front of the ATM.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. Avoid counting your cash at the ATM.
9. Do not accept assistance from anyone you do not know when using an ATM.
10. 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 ATMs to be safe and convenient for you. Tell us if you know of any problem with the facility. For example, let us know if a light is not working or there is any damage to the facility. If you feel unsafe for any reason, you should leave the area immediately. If someone follows you after using the ATM, you should quickly go to a safe area that is well populated and well lit. You should report any suspicious activity or crimes to both the operator of the facility and local law enforcement immediately.

Personal Identification Number:

You agree to memorize your PIN and will not write it on the Card. If you forget your PIN, you may contact us and a new PIN will be issued at the charge set forth in the Fee Schedule.

Ownership of Card:

The Card remains our property and you agree to surrender the Card to us upon demand. We may cancel, modify, or restrict the use of any Card upon proper notice or without notice if: (1) any of your accounts are overdrawn; (2) you use your Card in a manner which may cause

loss to us; (3) your account is inactive, which is defined in our Bylaws, (4) any mail sent to your address is returned to us as undeliverable; (5) your account has one (1) or more NSF items or transactions; (6) we are aware that you have violated any term of this Agreement, whether or not we suffer a loss; or (7) or where necessary to maintain or restore the security of your account(s) or the POS system. We also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

Making Electronic Fund Transactions:

You agree to follow the instructions posted or otherwise given by us or any ATM Network or POS terminal concerning use of the machines.

ADDITIONAL DISCLOSURES APPLICABLE TO AUDRE (AUDIO RESPONSE ELECTRONIC TELEPHONE BANKING)

Audre is a telephone banking service which allows you to perform monetary transactions and account balance inquiries without assistance from our staff. You will actually “talk” directly with our computer through the use of a touch-tone phone. Audre is available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance.

Audre Personal Identification Number (PIN):

By requesting Audre, you have requested that Universal City Studios Credit Union provide you with a confidential PIN for access to our Audre service. You are responsible for the safekeeping of your Audre PIN provided by us, or as changed by you, and for all transactions made by use of the Audre service. This PIN will be different from your Universal City Studios Credit Union ATM or Visa Debit Card PIN.

You must notify us immediately by phone and send written confirmation if your Audre PIN is disclosed to anyone other than any joint owner of your account. You understand and agree that you must change the Audre PIN immediately to prevent transactions on your account if anyone not authorized by you has access to the Audre PIN. If you disclose your Audre PIN to anyone, however, you understand that you have given them access to your account(s) via the Audre service and that you are responsible for any such transactions. You further understand that your Audre PIN is not transferable and you will not disclose the Audre PIN or permit any unauthorized use thereof. If the wrong PIN is entered three (3) times consecutively, your access to Audre will be restricted and you will need to contact us to restore access.

We are authorized to act on any instructions received under your Audre PIN.

Types of Available Transactions:

You may use your Audre PIN to:

1. Make transfers between your share and share draft (checking) accounts;
2. Make inquiries regarding account and loan balances;
3. Make loan payments;
4. Make inquiries regarding loan payment due date and pay off information;
5. Confirm whether specific checks have cleared;
6. Request a withdrawal from your share and share draft (checking) accounts (except from IRAs or from the principal of a Term Share Certificate Account) by Credit Union check;
7. Access your Line of Credit to request loan advances;
8. Transfer funds from your Line of Credit to your share and share draft (checking) accounts; and
9. Place stop payment requests.

We may offer additional services in the future and, if so, you will be notified of them.

Limitations on Frequency and Dollar Amount of Transactions:

Account withdrawals to you through the Audre service are unlimited to the extent you have funds available in your account(s), or available credit from your Line of Credit Account, and there are no dollar limitations on transfers. However, you are limited to six (6) transfers from Regular Share, Holiday Club or Money Market accounts per month. In addition, the frequency of telephone transfers is limited pursuant to Regulation D restrictions as disclosed in this Agreement.

For security reasons, in the event your Audre PIN is lost or stolen there may be restrictions on transactions you can make using the Audre service.

Withdrawal Checks:

Credit Union checks are prepared for withdrawals requested using an Audio Response Interface (Audre). We will mail these checks to you at your last address of record. Checks requested before 1:30 p.m. on any business days will be mailed on the same day. Transactions completed after 1:30 p.m. on any business day will not be mailed until the following business day.

ADDITIONAL DISCLOSURES APPLICABLE TO REEL TELLER (PERSONAL COMPUTER ELECTRONIC BANKING)

Reel Teller is our computer banking service that allows access to your accounts without assistance from our staff by using our Internet website and your own selected Reel Teller PIN. Reel Teller is available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance.

Minimum System Requirements:

In order to conduct transactions through Reel Teller the following computer system requirements must be satisfied: Internet Explorer 7.0 with Internet Explorer Service Pack 2, Fire Fox 1.0+, 128-bit SSL Encryption capability, allow first and third party cookies, Flash Plugin, Adobe Acrobat Reader.

YOU UNDERSTAND THAT WE DO NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WE ARE NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY ANY INTERNET PROVIDER, ANY RELATED SOFTWARE, OR OUR USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Account Access:

Reel Teller is available for your share account(s), share draft (checking) account(s), money market account(s), Line of Credit Account, and most other share account(s) (with the exception of IRA accounts) and loan account(s) using your Reel Teller PIN.

Reel Teller Personal Identification Number (PIN):

By requesting use of Reel Teller, you have requested that Universal City Studios Credit Union provide you with a confidential PIN for access to our Reel Teller service. You are responsible for the safekeeping of your Reel Teller PIN provided by us, or as changed by you, and for all transactions made by use of the Reel Teller service. This PIN will be different from your Universal City Studios Credit Union ATM or Visa Debit Card PIN. You understand that you cannot use Reel Teller without a PIN, which we refer to as your Reel Teller PIN. **YOU AGREE THAT THE USE OF YOUR REEL TELLER PIN CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.**

You must notify us immediately by phone and send written confirmation if your Reel Teller PIN is disclosed to anyone other than any joint owner of your account. You understand and agree that you must change the Reel Teller PIN immediately to prevent transactions on your account if anyone not authorized by you has

access to the Reel Teller PIN. If you disclose your Reel Teller PIN to anyone (including without limitation, an account aggregate service provider), however, you understand that you have given them access to your account(s) via the Reel Teller service and that you are responsible for any such transactions. You further understand that your Reel Teller PIN is not transferable and you will not disclose the Reel Teller PIN or permit any unauthorized use thereof. If the wrong PIN is entered three (3) times consecutively, your access to Reel Teller will be restricted and you will need to contact us to restore access.

We are authorized to act on any instructions received under your Reel Teller PIN.

If you voluntarily subscribe to a third party account aggregation service where your selected Credit Union deposit and loan account(s) as well as your accounts at other financial/investment institutions may be accessed on a website, you may be required to give your Reel Teller PIN to the aggregate service provider. You understand that by doing so, you are providing the aggregate service provider access to your account(s) with us.

Types of Available Transactions:

You may use your Reel Teller PIN to:

1. Make transfers between your share and share draft (checking) accounts;
2. Make inquiries regarding account and loan balances;
3. Obtain dividend and loan interest information;
5. Make loan payments;
6. Make inquiries regarding loan payment due date and pay off information;
7. Confirm whether specific checks have cleared;
8. Request a withdrawal from your share and share draft (checking) accounts (except from IRAs or from the principal of a Term Share Certificate Account) by Credit Union check;
9. Access your Line of Credit to request loan advances;
10. Transfer funds from your Line of Credit to your share and share draft (checking) accounts; and
11. Place stop payment requests.
12. Utilize the Bill Payment Service from your designated share draft (checking) account (requires a separate Bill Payment Services Registration Form);

We may offer additional services in the future and, if so, you will be notified of them.

Limitations on Frequency and Dollar Amount of Transactions:

1. Withdrawals from your share account(s), share draft (checking) account(s) or loan advances on your Line of Credit, whether by check or transfer to other accounts, are not limited in terms of minimum or maximum dollar amounts per transactions except as provided for below.
2. All withdrawals and transfers from a share or share draft (checking) account are limited to the extent you have funds available in your account.
3. All loan advances are limited to the amount available from the Line of Credit.

You are limited to six (6) transfers from Regular Share, Holiday Club or Money Market accounts per month. In addition, the frequency of pre-authorized or automatic transfers is limited pursuant to Regulation D restrictions as disclosed under this Agreement.

For security reasons, in the event your Reel Teller PIN is lost or stolen there may be restrictions on transactions you can make using the Reel Teller service.

Authorization:

You authorize us to transfer funds electronically between your designated accounts according to your instructions initiated through Reel Teller. You authorize us to charge your designated

share draft account(s) for any transactions accomplished through the use of the BillPay Service, including the amount of any recurring payment that you make, and all charges as shown on the Fee Schedule associated with the BillPay Service.

Eligibility:

You understand that in order to use Reel Teller, you must have an account in good standing and have a Reel Teller PIN with us.

Joint Accounts:

If you utilize Reel Teller to access your accounts that are jointly owned, transactions performed on any such account by electronic means where your Reel Teller PIN is utilized shall be considered authorized by all account owners.

Online E-mail Communications:

You may communicate with us via electronic mail (e-mail) by logging on to our website and following the instructions for contacting us. However, you may only e-mail us general questions and not account information questions. We will not respond to account information related questions sent to us via e-mail. Also, you should not send us any confidential account information via e-mail. You cannot perform transactions on your accounts via e-mail. You cannot request a stop payment or report an unauthorized transaction via e-mail; these types of requests must be made by calling or mailing us. You agree that we may take a reasonable amount of time to act on any e-mail we actually receive from you. Any information you receive from us in response to your e-mail questions is provided on a best-efforts basis and is believed to be reliable but cannot be guaranteed. We are not responsible for any deficiencies in the accuracy, completeness, availability or timeliness of such information or any investment or other decision you make using this information. We will only respond to e-mails from the e-mail address we have on file for you. If you change your e-mail address, you must notify us in writing before your address changes.

Bill Payment Service:

Bill Payment is an additional service offered to Universal City Studios Credit Union members. You may use the Internet to electronically direct us to make payments from your share draft (checking) account to third parties ("payees") whom you have selected in advance to receive payment by means of the Bill Payment Service. You must have a share draft (checking) account with us to use this service. If you have multiple accounts with us, you may also direct us to make transfers between your accounts by means of the Reel Teller Service. If you would like to take advantage of the Bill Payment Service, visit our website and enroll with your eligible Credit Union accounts. Additional disclosures and specific terms and conditions for using the online services will be provided when you enroll.

OTHER SERVICES WE OFFER

Electronic Statements (e-Statements):

e-Statements is an additional service offered to Universal City Studios Credit Union members (when available). The terms and conditions of this service will be provided for you to review, accept and print for your records at the time you agree to use the service.