

**DISCLOSURE AGREEMENT FOR
PINLess DEBIT CARD TRANSACTIONS
- Effective August 2013 -**

Please Retain This Important Document for Your Records

In this Disclosure Agreement for PINLess Visa Debit Card Transactions ("Disclosure"), the words "I," "me," and "my" mean each and all of those (whether one or more persons) who have been issued a First Entertainment Visa Debit Card. The words "you," "your," and "yours" mean FIRST ENTERTAINMENT CREDIT UNION.

PINLess VISA DEBIT CARD TRANSACTIONS:

Visa amended its Operating Rules and Regulations on January 1, 2009 to make using my Visa Debit Card without a personal identification number (PIN) more widely available. Because there are different networks I may encounter when conducting debit transactions, Visa has requested that you inform me annually of the following information:

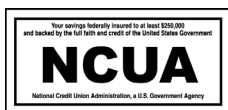
I may use my Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions on a non-Visa network (also known as a PIN-Debit Network) without using a PIN to authenticate my transactions. Visa Operating Rules and Regulations generally define a PIN-Debit Network as a non-VISA debit network that typically authenticates transactions by use of a PIN, but that is not generally known for having a card program.

To initiate a Visa debit transaction, I may sign a receipt, provide a card number or swipe my card through a point-of-sale (POS) terminal and choose to route the transactions over a Visa network.

To initiate a non-Visa debit transaction, I may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an internet or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. The non-Visa debit network that supports PINLess transactions for the Credit Union is the CO-OP Network. All other networks listed on the back of my Visa Debit Card will require the use of a PIN.

I understand that the terms and conditions of my agreement with you relating to Visa debit transactions, as described in Part V of the Member Account Agreement and Disclosure, 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. However, I may still have zero liability protection for fraudulent transactions on my Visa Debit Card under First Entertainment Credit Union's "zero liability" policy provided that I notify you in writing within 60 days after the first statement on which the unauthorized electronic transaction appeared is delivered to me.

If I have any questions regarding this Disclosure, I may contact First Entertainment Credit Union at **(888) 800-3328**.



**Federally Insured by NCUA
up to at least \$250,000**