

Along with the "Account Disclosures and Agreement" booklet (incorporated herein by this reference), this Visa® Debit Card and ATM Card Agreement "Agreement" governs the use of the San Diego County Credit Union (SDCCU®) Visa debit card and/or ATM card. In this Agreement, "Credit Union", "us" or "we" means SDCCU and "you" and "your" means you as the member/accountholder(s). "ATM" means automated teller machine, "Card" means your Visa debit card and/or ATM card and "Transaction" means any transaction you initiate by using your Visa debit card or ATM card. You understand that all other agreements between you and SDCCU, now and as amended, remain in full force and effect.

Rules For Use

1. By using your Card (with or without the Personal Identification Number (PIN)), you authorize us to make deposits and withdrawals from your account(s) and loan(s) in accordance with the instructions given at the machine (for ATM transactions) and from your checking account (for all other transactions). You understand associated fees may also be included with those Transactions.
2. If a Transaction is requested and there are not enough available funds in the account, the Transaction may be declined or may trigger overdraft activity based on your overdraft elections with us.
3. Your Card and PIN are for personal use only. You agree not to allow another person to use your Card and/or PIN and understand you are fully liable for all Transactions conducted by anyone with whom you have shared your Card and/or PIN.
4. You agree that you will not use your Card for any Transaction that is illegal under applicable federal, state or local law. We reserve the right to decline any Transaction we feel poses a threat of being illegal, such as Internet gambling Transactions.
5. SDCCU will treat Visa debit card transactions as if they are checks for purposes of the account disclosures, with the following exceptions: (1) You do not have the right to stop payment on Visa debit card transactions and (2) SDCCU may charge withdrawals to your checking account in any order it determines; and if the account balance is insufficient to cover all withdrawals, SDCCU may pay Visa debit Card withdrawals and dishonor checks at SDCCU's sole discretion.
6. The Card remains the property of SDCCU. We may modify, restrict or cancel the Card at any time with notice, or without notice if the account presents an actual or anticipated risk of loss or to ensure the security of your account.

Transaction Limitations

There are limits to the aggregate dollar amount of Transactions you can make in a day depending on your account and the type of Transaction you are performing as listed in the following table. If your available account balance is lower than any of these limits, your available account balance is the maximum that can be withdrawn. These limits assume all network communications are active. If any communication systems are offline, the limit is \$100 per Card per account per day for all Transaction types.

Daily Aggregate Dollar Limits

Account Type	At ATMs	Via Point Of Sale (POS)	Via Visa Network
Share Savings Account	\$500	N/A	N/A
Builder Account	\$300	\$500	\$500
Wave Checking Account	\$300	\$500	\$500
teenFIRST® Account	\$300 per Card per account ¹	\$300 per Card per account ¹	\$300 ¹
High-Yield Account	\$1,000 per Card per account	\$5,000 per Card per account	\$5,000
All Other Accounts	\$500 per Card per account	\$5,000 per Card per account	\$5,000

¹A parent or guardian listed on the account may impose lower limits. The maximum daily total combined amount for all transaction types (ATM, POS and Visa Network) cannot exceed \$900 per Card per account.

Fees

When you use an ATM not owned by us or not part of the COOP Network, you may be charged a fee by the ATM operator or other network. You may also be charged a fee for a balance inquiry even if you do not complete a transfer of funds.

Lost Or Stolen Card(s)

If you believe your Card and/or PIN has been lost or stolen, or unauthorized activity has or may occur, call us at (877) 732-2848, send us a secure message via Internet Branch or visit any of our convenient branch locations during normal business hours. (Our business days are Monday through Saturday. Holidays are not included.) If you recover your Card after you have notified us, do NOT use it. You may also contact us by writing to the address listed below, Attention: SDCCU Card Services Department.