

between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the zero liability protection benefit, and if a Rewards program is present, a non-Visa debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

#### FINANCIAL INSTITUTION LIABILITY

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 you have an overdraft source and the transfer would go over the credit limit.
- 3) If the ATM where you are making the withdrawal 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 that we have taken.

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

#### ERROR RESOLUTION

In case of errors or questions about your Instachek/Debit card transactions, telephone us at (520)795-8520 or (800)303-8328; write to us at PO Box 42435, Tucson AZ 85733; or email us at [mbrserv@tucsonfcu.com](mailto:mbrserv@tucsonfcu.com) 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. At a minimum:

- Tell us your name and account number
- 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
- 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 determine whether an error occurred within 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 or question in writing and we do not receive it within 10 business days, we may not credit your account.

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

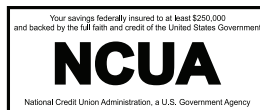
We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.



P.O. Box 42435

Tucson, AZ 85733-2435

(520) 795-8520 • [www.tucsonfcu.com](http://www.tucsonfcu.com)



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# IMPORTANT INFORMATION ABOUT YOUR INSTACHEK/ DEBIT CARD

*Terms and Conditions  
Electronic Transfers  
Funds Availability*



(520) 795-8520 ☎ [www.tucsonfcu.com](http://www.tucsonfcu.com)

**Better than a bank!**

#12103309

*The following is a disclosure statement made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board, which apply to consumers only.*

## DEFINITIONS

The term “WE” or “US” or “OUR” where contained in this document shall refer to Tucson Federal Credit Union. The term “YOU” or “YOUR” shall refer to you, the card holder as well as any authorized users of the card. The term “CARD” or “CARDS” shall refer to your Instachek/Debit card.

## CONSUMER LIABILITY

Upon receipt of your card and Personal Identification Number (PIN), you are required to sign your name on the signature panel on the back of the card. You are responsible for the proper control in your use of the card and PIN. Tell us AT ONCE if you believe your card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within 2 business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone used your card without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, PIN, or other means, 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 that 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 may extend the time periods.

For your protection you should keep your PIN secret and not write it on the card or keep it any place where it may be found with the card. Your PIN can be changed by bringing your card into any of our branch offices.

## CONTACT IN EVENT OF LOST CARD OR PIN

If you believe your card or PIN has been lost or stolen, call 520-795-8520 or 800-303-TFCU during regular business hours. During non-business hours/holidays, call 862-262-3885.

## BUSINESS DAYS

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

## AUTHORIZED USERS

You may authorize others to receive a card in their name to access your account. You will be responsible for all transactions made by any authorized users, including those that overdraw your account. You may revoke an authorized user’s access to your account by notifying us in writing; however this will not relieve you of any liability caused by the authorized user.

## TRANSFER TYPES AND LIMITATIONS

You may use your card to:

- Withdraw cash from your checking or savings account
- Make deposits to your checking or savings account
- Transfer funds between your checking and savings account
- Pay for purchases at places that have agreed to accept the card
- Pay bills directly from your checking account in the amounts and on the days you request

You may withdraw up to \$800.00 from our ATMs each day up to your available account balances (including any amounts available through Overdraft Privilege.) You may buy goods or services each day through point-of-sale transactions up to your available account balances (including Overdraft Privilege).

## FEES

For charges related to your specific account, please refer to the current Fee Schedule. We reserve the right to make future changes to the fee schedule by providing to you the applicable notice required by law.

**Notice Regarding ATM Fees By Others.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

## CHARGES MADE IN FOREIGN CURRENCY

If you incur a charge in a foreign currency, the currency will

be converted by Visa International into a United States Dollar amount. Visa International will use the procedures set forth in its Operating Regulations in effect at the time that the transaction is processed. Currently, those regulations provide that the currency conversion rate to be used is 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, in each instance, plus or minus any adjustment determined by us. Any fee that Visa charges for currency conversion will be passed on to you.

**Visa’s Foreign Transaction Fee (FTF)** - Visa will charge a fee for all international transactions. As a result we will pass on the charge to you; 1% international transaction fee for multiple currency conversions and 1% for all other international transactions. An international transaction is a transaction where the country of the merchant is outside the USA.

## CONFIDENTIALITY

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission

## DOCUMENTATION

Terminal transfers- You can get a receipt at the time you make any transfer to or from your account using one of our ATMs.

Preauthorized credits- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (520)795-8520 or (800)303-8328 or view your account online at tucsonfcu.com to find out whether or not the deposit has been made.

Periodic statements- You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

## NON-VISA DEBIT TRANSACTIONS

We enable non-Visa debit transaction processing and do not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your card through the Accel/Exchange Network. Below are examples to distinguish