STAR ONE CREDIT UNION

www.StarOne.org

Visa Debit Card Agreement and Disclosures

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1. DEFINITION OF PARTIES

This VISA Debit Card Agreement and Disclosure Statement (Agreement) covers your VISA Debit Card (Card) issued by Star One Credit Union (Credit Union). In this Agreement, the words "you", "your", and "yours" include any joint obligator, guarantor, authorized user, or the person whose name is embossed on the Card. The words "we", "us", and "our" mean Star One Credit Union.

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2. AGREEMENT ACCEPTANCE

If you sign an application for a Card under this Agreement or sign or use any Card(s) issued, or allow others to use your Card, you will have accepted this Agreement just as if you signed it and you jointly and severally, will be bound by the following terms and conditions.

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3. SIGN YOUR CARD

Immediately sign the signature panel on the back of your Card upon receipt. The Card must be signed in order to be valid.

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4. ACCOUNT ACCESS

You may use your Card to obtain cash (Cash Transactions) in an Automated Teller Machine (ATM) owned by the Credit Union, ATMs in the PLUS® network, and other such machines (Network ATM) or facilities that we may designate. You may also use your Card to obtain cash at financial institutions that accept cards with the VISA® logo. Cash includes purchases of money orders, cashier's checks or other similar instruments. You may purchase goods and services (Purchase Transactions) at retail locations that accept ATM cards and participate in the INTERLINK® or PLUS® Point of Sale networks, and other such POS networks (Network POS) that we may designate or at retail locations that accept cards with the Visa logo.

We will issue to you a Personal Identification Number (PIN) for use in ATMs owned by the Credit Union and Network ATMs, and at retail locations that accept ATM cards and display the INTERLINK and PLUS logo's of any other Network POS that we may designate. Your Card must be linked to a checking account if you intend to make purchases at POS merchants (e.g. INTERLINK, PLUS).

When you use your Card at merchants displaying the Visa logo, you are making withdrawals from your checking account. You may be asked to sign a sales slip, withdrawal slip or other document when you use your Card at financial institutions or retail locations that accept cards with the Visa logo. Using your Card will be similar to writing a check against your account. Your Visa Debit Card is not a credit card. You may not stop payment on a transaction. You may have to settle directly with the merchant for any dispute you have about goods or services you purchase using your Card. You

agree that we are not responsible for any damage or liability that results if a merchant misrepresents the quality, price or warranty of goods or services you pay for by using your Card.

You may also use your Card and PIN outside the United States. Some ATMs outside the United States do not specify the type of account from which cash withdrawals are made. If you have a checking account designated for Network ATM access, the amount of the cash withdrawal will be deducted from that account. If you have a checking account designated for Network ATM access, most often the amount of the cash withdrawal will be deducted from that account. In addition, some ATMs outside the United States do not accept PINs of more than four digits or PINs containing letters instead of numbers. You may try to use only the first four digits of your PIN, otherwise contact us for instructions.

If you use your Card to withdraw foreign currency from an ATM or at a financial institution that accepts cards with the VISA logo, your account may be charged for the U.S. dollar equivalent of the transaction. The financial institution at which you conduct the transaction, or the network to which the ATM belongs, determines the exchange rate and calculates the U.S. dollar equivalent. The financial institution or network may also charge a fee.

If you use your Card to pay for goods or services in foreign currency at a POS merchant, your account will be charged for the U.S. dollar equivalent of the transaction. The merchant or its processing institution determines the exchange rate and calculates the U.S. dollar equivalent.

Your Visa Debit Card does not provide credit or overdraft protection. If you overdraw your account in connection with an ATM or POS transaction, you must promptly repay us. However, we may offer overdraft protection for your checking account. If on any day, the available funds in your checking account are not sufficient to cover transactions initiated with your Card including pre-authorization requests or posting transactions, these requests and transactions will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. We may honor non sufficient funds (NSF) transactions by transferring the funds (in $100 increments) from one of the designated overdraft sources such as a savings, line of credit or VISA account to your checking account. The funds will be transferred from the first overdraft source that has sufficient funds to fully cover the amount of the overdraft.

The overdraft transfers from your savings account to your checking account will be included in six (6) transfers that you are allowed to make during any calendar month. If a transfer request would exceed the savings account transfer count, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension or closure by the Credit Union, and the Credit Union may impose a charge. The fee for overdraft transfers is set forth in the Credit Union Rate and Fee Schedule. Transfers from your line of credit or VISA account will be governed by the applicable loan and VISA Credit Card agreement.

You promise to pay the Credit Union immediately upon demand for any negative (overdraft) balance arising in your account. If you do not have overdraft privileges, the Credit Union may deduct the amount of any overdraft on your account from any other account you have with the Credit Union, except an Individual Retirement Account.

If you use your Card at an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

WITHDRAWAL LIMITS

We apply two limits to the amount you may withdraw from your accounts each day - a cash limit of $500 and a purchase limit of $3,000. The total amount (the cash limit plus the purchase limit) you may withdraw with your Card from your savings or checking account is $3,500 in any one day.

The cash limit is the total amount you may withdraw at ATMs owned by the Credit Union and Network ATMs, and financial institutions that accept cards with the Visa logo. You may use your Card at an ATM to withdraw cash from your savings or checking accounts up to a maximum of $500 in any one day. Individual ATM owners and/or ATM Networks may limit the amount of cash you may withdraw from an ATM.

You may be assessed a service charge by the ATM owner for each transaction. The amount of this service charge must be displayed at each ATM and will be included in the total transaction posted to your account statement. You may be assessed a service charge by the financial institution for obtaining cash and purchasing of money orders, cashier's checks or other similar instruments. The amount of this service charge must be disclosed by the financial institution and will be included in the total transaction posted to your account statement. These service charges will be in addition to any other fee we may impose on your account.

The purchase limit is the total amount of goods or services you may purchase with your Card from POS merchants and merchants that accept cards with the Visa logo. You may use your Card or Card number to pay for goods and services from merchants that accept cards with the Visa logo for up to a maximum of $3,000 in any one day.

You may use your Card to purchase goods or services at a POS merchant and request cash back from your checking account up to a combined total (purchase plus cash back) of $3,000 in any one day.

You may be assessed a service charge by the POS merchant for each transaction. The amount of this service charge must be posted at each POS terminal participating in the POS Network and will be included in the total transaction posted to your account statement. You must have at least $35 available in your checking account at the time of the transaction to use this service. Individual merchants may limit the amount of cash back by policy, cash availability, or require you to make a purchase.

CASH TRANSACTIONS

IF YOU ARE USING YOUR CARD AT A FINANCIAL INSTITUTION DISPLAYING THE VISA LOGO YOU MAY USE YOUR CARD TO:

- Withdraw cash from your savings or checking accounts up to a maximum of $500 in any one day. *

IF YOU ARE USING YOUR CARD AT A CREDIT UNION OWNED ATM YOU MAY USE YOUR CARD TO:

- Withdraw cash from your savings or checking accounts up to a maximum of $500 in any one day; *
- Make deposits to your savings or checking accounts. The funds are generally available the day after the business day on which we process the deposit. In some cases, we may delay the

availability of funds that you deposit by check. If we delay the availability of funds, we will send you a notice and tell you when funds will be available. Refer to the Membership and Account Agreement for details on funds availability policy;
- Transfer funds between your savings and checking accounts;
- Make payments on your Credit Union loans;
- Transfer funds from your savings or checking account to make payments on your Credit Union loans;
- Access a preauthorized Credit Line or Home Equity Line to advance cash or transfer funds to your other Credit Union accounts. If you access your Credit Line or Home Equity Line at an ATM, that transaction will also be subject to the terms and conditions of your Credit Line or Home Equity Line Loan Agreement and Disclosure with us; *

IF YOU ARE USING YOUR CARD AT ANOTHER FINANCIAL INSTITUTION'S ATM YOU MAY USE YOUR CARD TO:

- Withdraw cash from your savings or checking account up to a maximum of $500 in any one day; *
- Obtain account balance(s) on your savings or checking account;
- Make deposits to your savings or checking accounts only at designated Network ATMs or facilities. Refer to the Membership and Account Agreement for details on our funds availability policy.

PURCHASE TRANSACTIONS

IF YOU ARE USING YOUR CARD AT A MERCHANT DISPLAYING THE VISA LOGO YOU MAY USE YOUR CARD TO:

- Purchase goods or services at merchants displaying the Visa ® logo up to $3,000 in any one day; *

IF YOU ARE USING YOUR CARD AT A POS TERMINAL YOU MAY USE YOUR CARD TO:

- Purchase goods or services at INTERLINK or any other Network POS merchants we may designate and request cash back from your checking account up to a combined total (purchase plus cash back) of $3,000 in any one day.*
- THE TOTAL MAXIMUM CASH WITHDRAWAL AND PURCHASE AMOUNT IS $3,500 PER DAY FROM ALL SOURCES COMBINED.

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5. ELECTRONIC CHECK TRANSACTIONS

You authorize us to honor any electronic check transaction and any re-presented check fee debit transaction you authorize ("electronic check transaction") You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any notice regarding the merchant's right to process the transaction, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to electronic check transactions, except the $50 and $500 limits of liability for unauthorized

transactions in the Liability for Unauthorized Use section. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

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6. ILLEGAL OR UNLAWFUL TRANSACTIONS

You agree that you will not use the Card for any illegal or unlawful transactions, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. You agree that Star One Credit Union will not have any liability, responsibility, or culpability whatsoever for any such use by you or any persons you authorize to use your Card. You further agree to indemnify and hold Star One Credit Union harmless from any suits, liability, damages, or adverse action of any kind that results directly or indirectly from such illegal use.

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7. CHARGES AND FEES

(a) Research and Copying Charge. If you ask us to examine your account or provide copies of documents, except in resolution of a billing error, we may charge you $3.00 for each statement copy and a $20.00 charge per hour may be imposed for the time we spend to research your account.
(b) Overdraft Charge. A $13.00 charge may be imposed for each transaction that causes an overdraft.
Note: For additional Credit Union fees, please refer to the Membership Account Agreement and Rate and Fee Schedule.

TRANSACTION FEES	
Star One Credit Union ATMs	
All transactions	No Charge
Network ATM Fees	
First twenty (20) cash withdrawals per calendar month	No Charge
Twenty-first (21) and subsequent cash withdrawal per calendar month	$1.00 ea.
All transactions - Access Plus Checking***	No Charge
Deposits at CO-OP ATMs	No Charge
Network POS*	

Point of Sale Purchases	No charge

* Additional fees may be imposed by the machine owner. These fees should be disclosed at the machine.

*** Accounts with deposit or loan balances that total $5,000 or more during the last five days of the previous calendar month will not be assessed the $1.00 fee.

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8. SECURITY

The Personal Identification Number (PIN) issued to you is for your security. The PIN is confidential and you are responsible for the safekeeping of your PIN. You agree not to disclose or otherwise make your Card or PIN available to anyone. You must sign your Card immediately upon receipt. For security reasons, please do not write your PIN on your Card or keep it in the same location as your Card. If you authorize anyone to use your Card, Card Number or PIN, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. If you fail to maintain the security of your PIN and the Credit Union suffers a loss, we may terminate your account services immediately.

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9. LOSS OR THEFT OF CARD

You agree to notify us immediately, orally or in writing at Star One Credit Union, P.O. Box 3643, Sunnyvale, California 94088-3643, telephone 408 543-5202 or 866 543-5202 of the loss, theft, or unauthorized use of your Card or other device which we supply to you.

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10. LIABILITY FOR UNAUTHORIZED USE

If you notify us of the loss, theft, or unauthorized use of your Card or other devices which we supply to you, you will not be liable for any unauthorized use for purchases processed through Visa provided you were not grossly negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the liability limits set forth below will apply.

For ATM or PIN transactions not processed through Visa, you can lose no more than $50 if someone accessed your account without your permission. If you don't tell us within two (2) business days after you learn of the unauthorized use, and we can prove that we could have stopped someone from accessing your account 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, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may be liable for amounts from unauthorized use occurring after sixty (60) days of the mailing date and before your notice, if we can

prove that we could have stopped someone from making transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the periods.

You agree to assist us in determining the facts, circumstances, and other pertinent information related to any loss, theft, or possible unauthorized use of your Card, Account Number or PIN and to comply with such procedures as we may require in connection with our investigation.

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11. YOUR OBLIGATION

You are responsible for all transactions you authorize using your Visa Debit Card under this Agreement. If you permit other persons to use your Card or PIN, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your Account, Card or PIN without your authority.

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12. FOREIGN TRANSACTION FEE

Purchases and cash advances made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by VISA® for the processing cycle in which the transaction is processed. The currency conversion rate used by VISA® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.

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13. TERMINATION

We may terminate or suspend your Visa Debit Card privileges under this Agreement, at any time, in our sole discretion, without demand or notice. You must notify us in writing if you decide to terminate this Agreement. If you terminate this Agreement or if we terminate or suspend your Visa Debit Card privileges, the provisions of the Agreement and your liability hereunder shall otherwise remain in full force and effect until all Cards issued to you have been canceled and/or returned to us and you have paid us all sums due us.

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14. AMENDMENT

We may change this Agreement by mailing or delivering a written notice of change to your address at least twenty-one (21) days before the effective date of the change.

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15. OWNERSHIP OF CARDS

Any Card or other device which we supply to you is our property and must be returned to us, or any person whom we authorize to act as our agent, or any person who is authorized to honor the Card. The Card may be repossessed, at any time, at our sole discretion, without any demand or notice.

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16. HONORING THE CARD

Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal of anyone to honor the Card.

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17. ACCOUNT STATEMENT

Unless you notify us of a billing error as described below, you accept your periodic statements as accurate statements of your account with us.

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18. IN CASE OF ERRORS OR INQUIRIES

Telephone us at 408 543-5202 or 866 543-5202 or write us at P.O. Box 3643, Sunnyvale, California 94088-3643, if you think your monthly account statement or transaction record is wrong or if you need more information about a transaction listed on your statement or transaction record. We must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

- 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 ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question (ninety (90) calendar days for POS transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Visa Debit Card purchase transactions) 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 ten (10) business days, we may not recredit your account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) relied upon to conclude that the error did not occur.

If you dispute a transaction and it is later determined that you actually made the transaction (e.g. ATM photograph, fingerprint, electronic or mechanical confirmation) or if you decide not to pursue reimbursement for a transaction that you previously disputed, you may be charged for all fees associated with the research of your claim.

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19. BUSINESS DAYS

For purposes of this Agreement, our business days are Monday through Friday, except holidays.

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20. DOCUMENTATION

You will get a receipt or at least have an option to receive a receipt at the time you make a transaction at an ATM. All payments and deposits are subject to the terms and conditions of your Membership and Account Agreement with us. You will normally get a receipt when you purchase goods or services at merchants that accept cards with the Visa® logo. Transfers, withdrawals, and purchases transacted through an ATM or POS terminal will be recorded on your monthly Periodic Statement. The account balance shown on your statement may not include all transactions made with your Card during the last statement period. These outstanding transactions will be shown on your following statement. However, when we calculate your available balance we will always include all outstanding transactions. If you have arranged to have direct deposit to your account at least once every sixty (60) days from the same person or company, you can call us at 408 543-5202 or 866 543-5202 to find out whether or not the deposit was made. This section does not apply to transactions occurring outside the United States.

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21. OUR OBLIGATIONS

The Credit Union will be liable for making transfers to or from your account as directed by you if you followed the correct procedures for such transactions. However, there are some exceptions we will not be liable for:

- If your account does not contain enough money to make the transfer;
- If your account is frozen because of a court order or similar reason;
- If your account is frozen because of a delinquent loan;

- If the ATM or POS terminal is not working properly and you were aware of the breakdown;
- If the ATM where you are making the transfer does not have enough cash;
- If your Card or PIN has been reported lost or stolen and we have blocked the account;
- If the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account;
- If circumstances beyond our control such as flood, fire, or power failure prevent the transaction; and
- Where our liability is otherwise limited by regulation or agreement.

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22. COLLECTIONS

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement, including repayment of any withdrawals which create a negative balance on any of your accounts. You agree that the Credit Union has a security interest in your present and future shares. You authorize the Credit Union to deduct any such liability, loss or expense from or exercise its security interest in your account without prior notice to you. In the event any party brings legal action to enforce this Agreement or collect any overdrawn funds on accounts assessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

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23. PRIVACY

We may disclose information to third parties about your account or the transactions you perform:

- Where it is necessary or helpful in completing transactions;
- To verify the existence and condition of your account for a third party, such as a credit bureau, merchant, or another member of an affiliated ATM network;
- To comply with the law or government agency or court orders; or
- If you give us your permission.

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24. ADDRESS CHANGE

You agree to keep the Credit Union informed of your current address to ensure correct mailing of monthly statements. All written notices and statements from us to you will be sent to your address as it appears on our records.

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25. OTHER AGREEMENTS

Your use of the Card may be subject to obligations under other agreements between us for your deposit, loan and Visa Credit Card accounts. For example, when you use your Card to access a credit account, you do so under the terms of the agreement for the credit account you use.

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26. PHONE CALLS

In the regular course of our business, we may monitor and record phone conversations made or received by our employees. You agree that we will have such right with respect to all phone conversations between you and our employees, whether initiated by you or any of our employees.

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27. ATM SAFETY NOTICE

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when an ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at an ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at an ATM or night deposit facility, consider using another ATM or night deposit facility or come back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number (PIN) or code on your card.
- Report all crimes to law enforcement officials immediately

STAR ONE BRANCHES

Mailing Address

Sunnyvale Office
P.O. Box 3643
Sunnyvale, CA 94088-3643

WEB ADDRESS

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