



**HOUSTON BELT & TERMINAL  
FEDERAL CREDIT UNION**

**HB&T FCU**  
9810 FM 1960 BYP W STE 105  
HUMBLE, TEXAS 77338  
OFFICE: (281)548-3377  
FAX: (281)548-0583  
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## **ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE**

This Electronic Fund Transfers Agreement is the contract that covers your and our rights and responsibilities concerning the electronic fund transfers ("EFT") services offered to you by Houston Belt & Terminal Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the electronic fund transfers services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

**EFT SERVICES-** If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

**VISA ATM Debit Card-** If approved, you may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any gambling transaction through the internet. If you wish to pay for goods or services over the Internet, you may be required to provide card member security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your share draft checking account. For one-time debit transactions, you must consent to the Credit Union's overdraft protection plan for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transaction. Services and fees for overdrafts are in the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of Cirrus, PLUS, and STAR networks, and such other machines or facilities as the Credit Union may designate. Also, you may use your card without a PIN for certain transactions on the VISA, Cirrus, and STAR networks. However, provisions of this Agreement relating to VISA transactions do not apply to transactions processed through non-VISA networks. To initiate a VISA Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. Please refer to the Member Liability section of this Agreement for terms and conditions.

At present, you may also use your Card to:

- Withdraw funds from your share draft accounts.
- Obtain balance information for your share draft account.
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at POS terminals that carry Cirrus, PLUS, and STAR network logo(s).
- Order goods or services by mail or telephone from places that accept VISA.

The following limitations on the frequency and amount of ATM transactions may apply:

- You may withdraw up to a maximum of \$300 in any one day if there are sufficient funds in your account.
- You may purchase up to a maximum of \$300 from POS terminals per day if there are sufficient funds in your account.

**Audio Response-** If we approve Audio Response for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your accounts. Your accounts can be accessed under Audio Response via a touch tone telephone only. Audio Response will be available for your convenience twenty-four hours per day. This service may be interrupted for a short time each day for data processing.

At present you may use the audio response access service to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Other transactions on the menu provided by the Credit Union.



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There is no limit to the number of inquiries you may make in any one day. See Transfer Limitations section for limitations that may apply to these transactions. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction; you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. There may be limits on the duration of each telephone call.

**Preauthorized EFTs-**

\*Direct Deposit- Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share or share draft account.

\*Preauthorized Debits- Upon instruction, we will pay certain recurring transactions from your share draft account. No ACH debits will be allowed from your share savings account.

\*Stop Payment Rights- If you have arranged to make electronic fund transfers out of your account(s) for the money you owe others, you may stop payment of preauthorized transfers from your account. We may require written confirmation of the stop payment order be made within fourteen days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding after the fourteen days. A stop payment request for Preauthorized Electronic Fund Transfers will apply to all subsequent transfers unless you withdraw the request.

\*Notice of Varying Amounts- If these regular payments vary in amount, the person you are going to pay is required to tell you, ten days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

\*Liability for Failure to Stop Payment of Preauthorized Transfers- If you order us to stop payment of a preauthorized transfer three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**It'sMe247 Online Banking-** If It'sMe247 Online Banking is activated for your account(s), you will be required to use secure login information to access the account(s).

At present, you may use It'sMe247 Online Banking to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share, share draft, loan, and certificate accounts.
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- View statements.

Your accounts can be accessed under It'sMe247 Online Banking via a personal computer. It'sMe247 Online Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on It'sMe247 Online Banking transactions may apply:

- There is no limit to the number of inquiries you may make in any one day.
- The maximum withdrawal or transfer amount is \$5,000 per day, and no transfer or withdrawal may exceed the available funds in your account.
- See Transfer Limitations section for limitations that may apply to these transactions.

**It'sMe247 Mobile Banking-** If It'sMe247 Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s).

At present, you may use It'sMe247 Mobile Banking to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share, share draft, loan, and certificate accounts.
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.



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Your accounts can be accessed under It'sMe247 Mobile Banking via mobile device or other approved access device(s). It'sMe247 Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on It'sMe247 Mobile Banking transactions may apply:

- There is no limit to the number of inquiries you may make in any one day.
- The maximum withdrawal or transfer amount is \$5,000 per day, and no transfer or withdrawal may exceed the available funds in your account.
- See Transfer Limitations section for limitations that may apply to these transactions.

**TRANSFER LIMITATIONS-** For all share savings accounts, you may make no more than six transfers and withdrawals from your account to another account in any month by means of a preauthorized, automatic, internet transfer, by telephonic order or instruction, or by draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

**CONDITIONS OF EFT SERVICES-**

\*Ownership of Cards- Any card or device that we supply to you is our property and must be returned to us immediately at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

\*Honoring the Card- Neither the Credit Union or merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

\*Foreign Transactions- VISA purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from a range of rates available in wholesale currency markets. The rate may vary from the rate VISA itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

\*Security of Access Code- You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

\*Joint Accounts- All joint owners shall be bound by this Agreement and be responsible for all EFT transactions to or from any share, share draft or loan accounts as provided in this Agreement. Each joint account owner may make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**FEES AND CHARGES-** There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges. From time to time, the charges may be changed. We will notify you as required by applicable law.

**MEMBER LIABILITY-** You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card has been lost or stolen, if you believe someone has used your Card or access code or otherwise accessed your accounts without your authority, 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. You could lose all the money in your account. For all EFT transactions, including ATM transactions or if you were grossly negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows:

- If you tell us within two business days, you can lose no more than \$50 if someone used your Card without your permission.
- If you do NOT tell us within two business days after you learn of the loss or theft of your Card, 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.

If your statement shows transfers that you did not make including those made by card, code or other means, TELL US AT ONCE. If you do not tell us within sixty days from the date the statement was mailed to you, you may not get back any money lost after the sixty days if we can prove that we



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

If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call (281)548-3377 during business hours or write to:

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Fax: (281)548-0583

After hours, please contact Shazam to report your Visa debit card lost or stolen at (800)383- 8000.

**RIGHT TO RECEIVE DOCUMENTATION-**

- \*Periodic Statements- Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions or preauthorized EFTs will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- \*Terminal Receipt- You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.
- \*Direct Deposit- If you have arranged to have a direct deposit made to your account at least once every sixty days from the same source and you do not receive a receipt (such as a pay stub), you can find out if the deposit has been made by calling (281)548-3377.

**ACCOUNT INFORMATION DISCLOSURE -**

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

- \*As necessary to complete transfers;
- \*To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- \*If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- \*To comply with government agency or court orders; or
- \*If you give us your written permission.

**BUSINESS DAYS-** Our business days are Monday through Friday, excluding holidays.

**CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS-** 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 may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- \*If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- \*If you used your Card or access code in an incorrect manner.
- \*If the ATM where you are making the transfer does not have enough cash.
- \*If the ATM was not working properly and you knew about the problem when you started the transaction.
- \*If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- \*If the money in your account is subject to legal process or another claim.
- \*If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- \*If the error was caused by a system of any participating ATM network.
- \*If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
- \*If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- \*Any other exceptions as established by the Credit Union.

**NOTICES-** All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you, at least, twenty-one days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

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

- \*Be aware of your surroundings, particularly at night.



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- \*Consider having someone accompany you when the ATM 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 the ATM. 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 the ATM consider using another ATM or coming back later. If you are in the middle of a transaction, and you notice something suspicious, cancel the transaction, take your Card 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 or code on your ATM Card.
- \*Report all crimes to law enforcement officials immediately.

**BILLING ERRORS-** In the case of errors or questions about electronic funds transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty days after we sent the first statement on which the problem appears. Call us at (281)548-3377 or write to:

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- \*Tell us your name and account number.
- \*Describe the electronic transfer in question.
- \*Explain why you believe the Credit Union has made an error.
- \*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 business days. We will determine whether an error has occurred within ten\* 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\*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten\* 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 ten business days, we may not credit your account.

We will tell you the results within three business days of 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.

\* If you give notice of an error within thirty days after you make the first deposit to your account, we will have twenty business days instead of ten business days.

\*\* If you give notice of an error within thirty days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or a transaction initiated outside the U.S., we will have ninety days instead of forty-five days to investigate.

NOTE: If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten business days.

**TERMINATION OF EFT SERVICES-** You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made before termination.

**GOVERNING LAW-** This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the state of Texas laws and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

**ENFORCEMENT-** You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to a payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgement collection actions.