

What happens if you receive a call from Falcon?

If you receive a call from Falcon, a representative will identify that they are calling from Visa Fraud Prevention Services on behalf of Triangle Credit Union. You will be asked a few verification questions to ensure you are the actual cardholder before proceeding to review recent transactions. If you are not comfortable giving the requested information to Falcon, you can contact Triangle Credit Union during normal business hours, and a Financial Service Representative will be happy to give you a toll free number for you to call Falcon for assistance.

During this brief call, Falcon will ask if you recognize the most recent transactions. If you do, Falcon will remove the temporary block placed on your debit card. If you do not recognize the charges, Falcon will keep the block on your card and instruct you to contact Triangle Credit Union so a representative can close your card and order you a new one.

What happens if Falcon calls and you do not answer?

If Falcon calls, and is unable to reach you at your home number or cell phone number, a message will be left which will include a unique Case ID and a toll-free call back number. When you return the call to Falcon, you will be asked to either enter the Case ID number or your card number. For your financial protection your card will remain blocked until you call Falcon and review recent transactions.

Helpful tips:

- When you call into Falcon, if you do not know your case number, you will be asked for the last four digits of your social security number and your full Triangle Credit Union card number.
- It is strongly suggested you do not allow your spouse or your children to answer questions on your behalf.

Triangle Credit Union Visa Check Card Terms and Conditions

The following information applies specifically to the debit feature of your new Triangle Credit Union Visa Check Card that functions as your ATM card; please refer to the Electronic Funds Transfer Terms and Conditions and Special Handling and Other Related Charges disclosures for further information on the ATM card function.

1. We will issue to you a Visa Check Card for your use as subject to the terms of this Agreement and the Electronic Funds Transfer Act and Regulations E, and as amended from time to time. See the "Electronic Fund Transfers" section of our Account Information disclosure statement.

2. You will be assigned a Personal Identification Number (PIN). At no time will you reveal or make available, directly or indirectly, the PIN to any other person. **When you receive your Visa Check Card PIN, memorize it. Do not write it on your Triangle Credit Union Visa Check Card.**

3. You may use your Triangle Credit Union Visa Check Card instead

of a check to purchase goods or services at any merchant who has agreed to accept the Visa Check Card. The amount of all purchases will be deducted from your designated Triangle Credit Union share draft account ("your checking account").

4. We may limit the amount of your purchases to your available checking account balance. You agree that we may hold funds representing purchases authorized until posted to your checking account.

5. You may not place a stop payment on any purchase transaction conducted with your Visa Check Card.

6. The Visa Check Card is the property of Triangle Credit Union and may be revoked or canceled without prior notice. You agree to surrender the Visa Check Card upon demand.

7. You may cancel your Triangle Credit Union Visa Check card by notifying Triangle Credit Union in writing and physically surrendering your Triangle Credit Union Visa Check card.

8. Nothing in this Agreement shall be deemed to annul, limit or in any way modify the terms of any other relationship you may or hereafter have with Triangle Credit Union.

9. You authorize us to obtain any information deemed necessary to process an application for a Visa Check Card. Additionally, you agree that we will disclose information to third parties about your checking account for the purchases you make: a) where it is necessary for completing purchases; b) in order to verify the existence and condition of your checking account for a third party such as a credit bureau or merchant; c) in order to comply with a government agency or court order; or d) if you give us your written permission.

10. If you have a problem with the quality of goods or services that you have purchased with your Visa Check Card at a Visa Check merchant you may have the right to reimbursement from that merchant. Certain limitations may apply. You agree to cooperate in our investigation and provide us with receipts and signatures upon request.

Consumer's Liability for Unauthorized Transfers and Advisability of Prompt Reporting

Regulations establish certain liabilities and responsibilities for credit unions and their members for unauthorized transactions made with their Visa Check Card. If you are a Triangle Credit Union Visa Check Card holder and following the procedures we suggest below, you may limit the amount of money you may lose from you checking account as a result of the unauthorized use of your Visa Check Card.

(a) Limitation on amount. The liability of a cardholder for unauthorized use of a Visa Check Card shall not exceed (i) \$0 if the conditions set forth in section (b) below have been met or (ii) if the conditions set forth in section (b) have not been met, the lesser of

\$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to the card issuer under section (c).

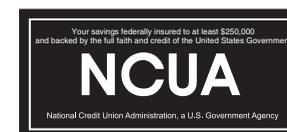
(b) Conditions to zero liability. The liability limitations set forth in clause (i) of section (a) above shall apply only if (A) the cardholder has reported the loss or theft of their Visa Check card within 24 hours of discovery of such loss or theft; (B) the cardholder has exercised reasonable care in safeguarding such card from risk of loss or theft; (C) the cardholder has not reported two or more incidents of unauthorized use to issuer in the immediately preceding twelve-month period; and (D) the account to which transactions initiated with such card are posted is in good standing.

(c) Notification to card issuer. Notification to Triangle Credit Union is given when steps have been taken as may be reasonably required in the ordinary course of business to provide Triangle Credit Union with the pertinent information about the loss, theft, or possible unauthorized use, regardless of whether any particular officer, employee, or agent of the Credit Union does, in fact, receive the information. Notification may be given, at the option of the person giving it, in person, by telephone, or in writing. Notification in writing is considered given at the time of receipt or, whether or not received, at the expiration of the time ordinarily required for transmission, whichever is earlier.

(d) Unauthorized use. "Unauthorized use" means the use of the Visa Check card by a person, other than the cardholder, who does not have actual, implied, or apparent authority for such use, and from which the cardholder receives no benefit. If you believe your Visa Check card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call Falcon at (866) 602-8209.



Debit/ATM Card Application



trianglecu.org
(603) 889-2470



Triangle Credit Union Application

Debit Card ATM Card

Member Number _____

Member _____
(last name)

(first name) (MI)

Joint Member _____

Address _____

City _____ St _____ Zip _____

Cell/Home Phone _____

Work Phone _____

Please issue card with access to the following:

- Share Savings # _____
- Checking Account # _____
- Other _____ # _____

I/We acknowledge that I/We have received and understand the Triangle Credit Union Debit/ATM Card agreement and disclosure and that I/We agree to all its terms. I/We request a card be issued in my/our name(s) for electronic access to the account(s) indicated above. I/ We also understand that I/We must be a member in good standing to obtain a Triangle CU Debit/ATM Card.

Member _____

Signature _____

Joint Member _____

Signature _____

Credit Union Use Only

Verified By _____ Date _____

Card # _____

TRIANGLE CREDIT UNION Card Agreement & Disclosure

The undersigned (“I” or “We”), in consideration of Triangle Credit Union (“you” or “your”) issuing to me a Debit/ Automated Teller Machine (ATM) Card, hereby agree to be legally bound by the following terms and conditions.

1. Accounts and Uses of an Debit/ATM Card. I have the account(s) including such transaction (checking), savings and/or credit (loan) account(s) with you set forth on my application form. I hereby request that you issue to me one or more Debit/ATM Cards to be used in connection with such accounts as described in this Agreement. I understand I may use the Debit/ATM Cards at an ATM to:

- I. Withdraw cash from my account(s),
- II. Effect transfers to or from my account(s),
- III. Make cash advances from my credit account(s) in the amounts I request,
- IV. Make or arrange for deposits to my account(s),
- V. Receive information regarding the balance on my account(s).

I understand that I may also make certain payments using a deposit/payment envelope only at your ATM. I may also use automated teller machines throughout the United States and in certain foreign countries which bear the CO-OP ATMSM, PLUS SYSTEM[®] or INTERLINK[®] name and logo “CO-OP ATM”, “PLUS SYSTEM ATM” or “INTERLINK ATM” to:

- Make withdrawals from,
- Effect transfers to or from,
- Receive information regarding the balance in my transaction or savings account that are designated as the primary account of each such type on my application form.

I further understand that I may use the Debit/ATM Card at any retail establishment (Merchant) where Debit/ATM Cards are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant (Purchase).

If I use the Debit/ATM Card to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my primary transaction account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide me such other services or access to other ATM systems or networks using the Debit/ATM Card which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the Debit/ATM Card you have issued to me. I agree that the uses of the Debit/ATM Card described in this Agreement shall be subject to the rules and regulations for each account which is accessed by such Card.

2. Use of Personal Identification Number (PIN) with Debit/ATM Card. I understand that an ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the Debit/ATM Card is my signature, identifies the bearer of the Card to the ATM, INTERLINK, PLUS, CO-OP, or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the Debit/ATM Card for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant’s terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you.

I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the Debit/ATM Card is a security method by which you are helping me to maintain the security of my account(s). Therefore, **I agree to take all reasonable precautions that no one else learns my PIN.**

3. Liability for Unauthorized Transactions. I agree to contact you at once if I believe the Debit/ATM Card(s) issued to me or my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. **I agree that if give my Debit/ATM Card(s) and PIN to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the card(s) by them.**

4. How to Contact TRIANGLE CU. I agree to contact Triangle CU if I believe the Debit/ATM Cards issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur and confirming it, by calling or writing to:

TRIANGLE CREDIT UNION
33 Franklin Street
Nashua, NH 03064
trianglecu.org
(603) 889-2470

5. Charges. I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

6. Deposits and Payments. I agree that when I make a deposit (or a payment) at an ATM that you have the right to verify the deposit (or payment) before you make the money available to me or credit such payment to my (loan) account.

If I deliver cash, checks or other items to an ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and the availability of my deposit shall depend on your rules and regulations regarding the particular

account in which I am making the deposit, the items that I am depositing and whether the deposit is made at an ATM that accepts deposits. Some ATMs may limit the amount of funds which may be withdrawn and you may not control these limits. I also recognize that payments using a deposit/payment envelope may only be made at an ATM owned and operated by you.

7. Liability. If the Debit/ATM Card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits or payments to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

8. Amendment of this Agreement: I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further Debit/ATM Card services or to amend.

Debit Card Fraud Protection Service (FALCON)

The words “you”, “your” and “yours” refers to the Visa Check cardholder(s) individually and jointly. The words “we”, “us”, and “our,” refers to Triangle Credit Union and affiliated organizations.

If at any time you need to report your card lost or stolen, support is available 24/7. You can speak to a Visa Representative by calling (800) 847-2911. To reach a Triangle Credit Union Representative during normal business hours, call (603) 889-2470 or (800) 276-2470. Self support is available to you 24 hours a day by using the TCU automated voice system TARA. For the Nashua area call (603) 889-3010, for the Manchester area call (603) 625-5975. For all outside areas call (800) 789-TARA.

Triangle Credit Union provides free of charge for all debit card holders, a fraud protection monitoring service known as Falcon. Falcon monitors all debit card activity and will attempt to contact you if there appears to be suspicious activity on your card.

To contact Falcon Fraud Prevention Services, call (866) 602-8209.

