



CHRISTIAN FINANCIAL CREDIT UNION CARD MANAGEMENT AGREEMENT AND DISCLOSURE

This Card Management Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the Card Management Service.

The terms and conditions set forth in this Agreement apply to your use of the Credit Union's Card Management Service ("Service"). These terms and conditions are in addition to the terms, conditions, and limitations found in the Electronic Services Agreement and Disclosure, which are also applicable to the Service. Please refer to the Electronic Services Agreement and Disclosure for those terms and conditions.

In this Agreement, the words "you" and "yours" mean those who submit a request for access to the Service and any authorized users. The word "card(s)" means any one or more debit or credit cards you have with Christian Financial Credit Union. In this Agreement the words "we" and "us" and "our" and "ours" and "Credit Union" and "CFCU" mean Christian Financial Credit Union. This Agreement also describes the rights and obligations of Christian Financial Credit Union.

This Agreement shall be an addendum to existing agreements you have already received. You must adhere to the terms and conditions outlined in these separate agreements for online banking, mobile banking, and the Electronic Funds Transfer Disclosure and Agreement, which is included as part of the Credit Union's Account Agreement and Disclosures. To obtain a copy of the current version of these agreements, visit <https://www.christianfinancialcu.com/Disclosures> or call (586)772.6330.

Please read this Agreement carefully. By requesting and using the Service, you agree to comply with the terms and conditions of this Agreement, and any amendments. If you do not wish to be bound by these terms and conditions, you may not access or use the Service.

The terms of this Agreement apply to consumer members, except as specifically provided in this Agreement.

Services Available within the Card Management Service: At the present time, the Service is designed to allow you to temporarily or permanently disable your debit card or credit card in the event it is misplaced, lost, or stolen. The Service also allows you to request a replacement for a worn or damaged card, set up card alerts, set card limits, and the ability to notify us of travel. Access to the Service is limited to the Credit Union's online banking service and the mobile application. The user must qualify for online banking and mobile services in order to use the Service.

The Service does not allow for the cancellation of authorized or pre-authorized card transactions. It is not intended as a method for stopping payment on authorized or pre-authorized transactions. In accordance with Visa operating rules, all transactions, for which there is prior authorization, will be paid by the Credit Union. This applies to authorizations made in both card present and card not present situations, and in cases of pre-authorized recurring transactions. Pre-authorized recurring transactions must be stopped in accordance with the agreements made with the merchant involved in the pre-authorization.

Service Limitations: When using the Service, you may experience technical or other difficulties. We cannot assume responsibility for any technical, other difficulties, or any resulting damages that you may incur. Some of the function within the Service have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend, or discontinue the Service, in whole or in part, or your use of the Service, in whole or in part, immediately and at any time without prior notice to you.



Availability of the Service: While we will make every effort to decline transactions while your card is in a deactivated state, we cannot guarantee that all such transactions will be declined due to circumstances beyond our control. You acknowledge that the deactivation function is reliant on computer and/or telecommunication systems. Disruptions to these systems may result in the authorization of transactions, even when the card is in a deactivated state.

Reactivation of cards may be unavailable due to circumstances beyond our control. We will post notices in advance of known system maintenance and service disruptions. You further acknowledge that system disruptions may prevent the reporting of a lost card through the Service. Transactions are covered by the protections offered by Visa and regulatory agencies, as described in the Electronic Funds Transfer Disclosure and Agreement, which is included as part of the Credit Union's Account Agreement and Disclosures.

You are responsible for monitoring your account activity, whether electronically or by checking your statements. Use of the Service does not override your responsibility to report unauthorized transactions in a timely manner as described in the Electronic Funds Transfer Disclosure and Agreement. The Credit Union assumes no responsibility for failure of the Service to work in the expected manner, aside from the responsibilities put forth in this Agreement.

Travel notifications initiated through the Service are not immediate. These notifications are manually placed and will be processed within one business day of the submission.

Amending and Terminating this Agreement: This Agreement will remain in effect until it is amended or terminated. The Credit Union has the right to terminate this Agreement for any reason at any time. We may send you notice of any termination, but we are not required to do so unless applicable law requires us to provide such notice. The Credit Union also has the right to make changes to this Agreement at any time. We will send you notice of any changes where required to do so under applicable law. Any use of the Service after we send you a notice of change shall constitute your acceptance of such changes.

You may terminate this Agreement at any time by notifying us in writing. You are not permitted to amend or alter this Agreement without our express consent. Any attempt to do so will be void and unenforceable.