

**ELECTRONIC FUND TRANSFERS ACT DISCLOSURE  
SPECIFIC DISCLOSURE INFORMATION REQUIRED BY FEDERAL LAW**

**YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**BUSINESS DAY DISCLOSURE** our business days are Monday through Friday. Holidays and weekends are not business days.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your share draft or share savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your share draft or share savings account(s).

ATM Withdrawals – You may access your account(s) by ATM withdrawals and using your personal identification number.

There is a charge of \$2.00 per transaction with Mead Employees Credit Union in addition to any fees charged at the terminal where the withdrawal is performed.

**DOCUMENTATION**

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using an automated teller machine.

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 (404)897-6391 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement from us for your share draft accounts. You will get a monthly account statement from us for your base share account if you have any direct deposit/automatic debits from your account. In any case, you will get a statement at least quarterly.

**CONFIDENTIALITY – CIRCUMSTANCES IN WHICH WE MAY DISCLOSE ACCOUNT INFORMATION TO THIRD PARTIES**

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

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

**UNAUTHORIZED TRANSFERS**

(A)CONSUMER LIABILITY-Tell us at ONCE if you believe your ATM card has been lost or stolen. Telephoning us is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50.00 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, and we can prove that we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00. If your statement shows transfers that you did not make, tell us at once.

If you do not tell us within 60 days after the statement was received by you, you may not get back any money that you lost after the 60 day period if we can prove that we could have stopped someone from taking the money if we had been notified in time.

(B)Contact us in the event of an unauthorized transfer. 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.

(C)Contact us in case of errors or questions about your electronic transfers.

You may contact our office at:

**MECU  
P.O. BOX 93425  
ATLANTA, GEORGIA 30377  
Business Days: Monday through Friday, Excluding Federal Holidays  
Phone: (404)897-6391 or (800)253-7435**

## **ERROR RESOLUTION NOTICE**

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your 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. You may call or contact us at the telephone number or address listed under UNAUTHORIZED TRANSFERS.

1. Tell us your name and account number.
2. 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 additional information.
3. Tell us the dollar amount of the suspected error.
4. Tell us how we may contact you.

If our office is contacted verbally, 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 (20 business days if the transfer involves a new account) after we are notified by you and we will correct any error promptly. If more time is needed, we may take up to 45 days to investigate your complaint or question. If the error in question is substantiated we will credit the account within 10 business days for the amount in error so that you may have use of the funds during the time it takes to complete the investigation. If you are asked to put the complaint in writing and it is not received in our office within 10 business days the amount may not credit your account. Your account is considered a new account for the first 30 days after opening unless you have an established account with us prior to opening this account.

We will notify you within 3 business days after completing the investigation. If we find that there was no error you will be notified in writing.