DISCLOSURES
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Use of your Card and/or Personal Identification Number (PIN) are governed by the Electronic Funds Transfer Act (EFT). The following terms and conditions also apply.

You may use your ATM Card and PIN to:
1. Obtain balance information on your savings account at an automatic teller machine (ATM).
2. Withdraw cash from your savings account at an ATM.
3. Make deposits to your savings account at a PULSE or CO-OP Network ATM.

You may use your ATM/Debit Card and PIN to:
1. Obtain balance information on your checking and savings account at an automatic teller machine (ATM).
2. Withdraw cash from your checking or savings account at an ATM.
3. Make deposits to your checking or savings account at a PULSE or CO-OP Network ATM.

Fees: (See “Service Fees” Disclosure)

Foreign Transactions:
If your card is used to initiate a cross border transaction, the transaction amount may be converted to US dollars using the exchange rate selected by Visa or Mastercard/Cirrus from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or Mastercard/Cirrus itself receives, or the government-mandated rate in effect for the applicable central processing date. The date of the conversion may differ from the transaction date and the posting date identified in the monthly statement for your account. All international transactions are charged up to two percent (2%) for the Visa International Service Assessment Fee or Mastercard Cross Border fee.

Limitation on Use of Card:
1. You must maintain a Checking Account at Royal to be eligible for a Debit Card.
2. You may not:
   A) Request any transaction at a terminal if you know or are informed at the terminal or by a clerk that a terminal is malfunctioning or not operating.
   B) Attempt any transaction at an ATM or POS terminal without the use of your Card and correct PIN.
   C) Attempt to initiate any transaction in connection with an account that has been closed by you or Royal that is subject to legal process or other encumbrance.
   D) Request a withdrawal or transfer of funds from an account:
      1) If the withdrawal or transfer would exceed the amount of credit or other funds available to your account.
      2) In an amount in excess of any dollar limitations imposed by the terminal owner.

   E) Deposit funds to an account at a PULSE or CO-OP Network ATM.
   F) Make a deposit to your Card that is overdrawn or otherwise not available.

Using your Card:

1. Pay for purchases made with your Debit Card at places that display the Visa logo.
2. Obtain a cash advance from your checking account at a financial institution that displays the Visa logo.
3. Fund recurring preauthorized payments. Your Visa debit card also allows you to conduct transactions on the PULSE debit network, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are not applicable to non-Visa debit transactions.

Some of these services may not be available at all terminals. The time required to charge or credit your account after you use your card will depend on the location of the terminal and the type of transaction. Any transaction or cash advances may be subject to authorization by Royal Credit Union (Royal) or by a Visa authorization center.

Each time your card is properly used, you authorize Royal to debit or credit (whichever is appropriate) your account for the total amount shown on any sales draft, receipt, or credit voucher originated by use of the card whether or not it is signed by you. Royal is permitted to handle such sales drafts, orders, and vouchers in the same way it handles authorized checks drawn on your account.

If you give your card number to a merchant to have on file, or for a recurring payment, we may send account updates to that merchant. This includes, but is not limited to: new expiration dates and new account/card numbers. If you wish to not have us send updates, you may request us not to do so. Telephoning is the best way of doing this. Call us at 715-833-8111 or 1-800-341-9911. If you cannot notify us by phone, you may notify Royal in person, or by writing us at:

Debit Card Department
Royal Credit Union
PO Box 970
Eau Claire, WI 54702-0970

Deposits Made Through an ATM:
Royal's policy is to make available immediately up to $200 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available the beginning of the third business day following the day of deposit.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid for any reason. For determining the availability of your deposits made through a terminal, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit through a terminal before 2:30 pm on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 2:30 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

Longer Delays May Apply:
Funds you deposit by check may be delayed for a longer period under the following circumstances:
1. We believe a check you deposit will not be paid.
2. You redeposit a check that has been returned unpaid.
3. You have overdrawn your account repeatedly in the last six months.
4. There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than nine (9) business days after the day of your deposit.

All checks that Royal has authorized through a terminal for deposit or payment are credited subject to collection, and the credit will be reversed if the check is not paid. All cash deposits are received subject to verification by Royal. If the reversal to a deposit overdraws your account, Royal may charge all or part of the deficiency to any other account at Royal of the same or any other person authorized to use the card, and the Member shall pay to Royal any deficiency that cannot be paid out of such accounts.

Fees: (See “Service Fees” Disclosure)
You shall at all times:
1. Safely keep Card and PIN and not permit anyone else to use them;
2. Not record the PIN on or near the card or otherwise disclose or make it available to anyone else;
3. Use the card, PIN, and terminals only as instructed and only for purposes authorized by Royal;
4. Immediately report to Royal any loss, theft, disappearance, or known or suspected unauthorized use of the card or any disclosure of the PIN. Immediate notification will limit your liability for unauthorized use as provided for in Royal's Electronic Funds Transfer Act Disclosure. Telephoning us is the best way of doing this. Call us at 715-833-8111 or 1-800-341-9911. If you cannot notify us by phone, you may notify Royal in person, email member_services@rcu.org, or by writing us at:

Debit Card Department
Royal Credit Union
PO Box 970
Eau Claire, WI 54702-0970

Liability for Unauthorized Use:
If you keep your Personal Identification Number (PIN) on, with, or near your card, or in a location accessible to others, you will be liable for any unauthorized use of the card and/or PIN up to the maximum amount allowed by law.

Agreement with Rules
Your retention of, signature on, or use of the card constitutes your agreement to comply with these rules as amended from time to time. This agreement and your use of the card will be governed by the laws of the State of Wisconsin.
Royal Credit Union may cover your overdrafts in the following ways:

1. The transaction is authorized, but not yet cleared.
2. Your available balance can decrease due to debit card transactions, ACH items, checks, or any other transactions that have not been authorized for another transaction previously. Your available balance is the amount of funds in the account that is currently available for another transaction.

SMART START CHECKING

1. No monthly service fee.
2. No per item fee.

SMART CHECKING PLUS

1. $700 minimum balance.
2. No per item fee.
3. Monthly fee if balance falls below $700 at any time during the month.

SMART START CHECKING

1. No monthly service fee.
2. No per item fee.

HEALTH SAVINGS ACCOUNT (HSA) CHECKING

1. Dividends are calculated daily, compounded and paid monthly. The dividend rate is effective at the beginning of each month.

Balancing your Checking Account:

1. If you are not familiar with balancing Checking Accounts, a Royal Financial Service Representative will show you how to balance your accounts at no charge to you; or 2. If you should have problems balancing your Checking Account, Royal will balance it for you. You must furnish Royal with a balanced statement from within the last three statement periods. Use the form provided by Royal for balancing and use the completed form to show us you actually did have the account in balance.

Post-dated checks:

Under no circumstances will Royal be liable for the payment or nonpayment of a post-dated check.

Statements:

While you have a Checking Account with Royal, statements will be mailed to you on a monthly basis unless you choose electronic statements.

Cost of printing checks:

Check the “Service Fees” Disclosure for current prices.

Reject Fee:

See “Service Fees” Disclosure

Inactive accounts:

Though a Member must maintain a minimum of $5 in their savings account to be a Member in good standing, we will assess a monthly fee to Members age 18+ with a checking account of $25 or less, inactive for six months or more, and with no other active services on that account. See “Service Fees” Disclosure for current fees. Please note that if your Checking Account has a ZERO balance and no activity for SIX months, Royal will automatically close the account.

Overdrafts and Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction based on your available balance. Available Balance is funds in the account that have not been authorized for another transaction previously. Your available balance can decrease due to debit card transactions, ACH items, checks, or any other transaction authorized, but not yet cleared.

Royal Credit Union may cover your overdrafts in the following ways:

1. Overdraft Protection is a share account and/or a Kwik Cash line of credit loan that you have elected to link to your checking account to have those available funds automatically transferred in the event of an overdraft in the checking account. These are elected to occur in the order you have directed to RoyalCU.

Share Accounts:

Transfers will be made in increments of $100 into the checking account in an attempt to cover the overdraft. Transfers will be made until the Share Account(s) have no available funds remaining or the overdraft is paid. Remember: a balance of $5 is required in the Primary Savings Account in order to keep your account open. The required $5 minimum balance in the Primary Savings Account cannot be used to pay checks. Debit Card transactions, withdrawals from an ATM, or any other preauthorized debit. Contact Royal Credit Union to link a share account(s) to your checking account. In compliance with Regulation D of the Federal Reserve Board, you are limited to six transactions per month from each of your savings or Money Market accounts without your physical presence at a branch or ATM. This includes but is not limited to transactions by means of online banking/business online banking, CompuTeller, check, preauthorized payments to a third party, telephoning Member Service, or by automatic transfer due to insufficient funds. If you exceed these limitations, any attempted Regulation D transaction after the sixth will be rejected and your account can be closed.

Kwik Cash Line of Credit Loans:

Transfers will be made in increments of $100 into the checking account in an attempt to cover the overdraft. Transfers will be made until the Kwik Cash Line of Credit has no remaining limit or the overdraft is paid. Advances from Kwik Cash to cover overdrafts may not be made if any loan made by Royal to the account holder is past due. Contact Royal Credit Union to apply for a Kwik Cash line of credit loan in order to link to your checking account.

2. Courtesy Pay is a service qualified checking accounts are automatically enrolled in subject to the following limitations. The account must be open for 45 days before it will be considered eligible to qualify for a limit. Health Savings (HSA) Checking, Money Market, IOLTA and IRETA accounts are excluded from Courtesy Pay. Courtesy Pay may cover insufficient funds items, up to an approved limit based on pre-determined accounts and Member Qualifications. The account’s Courtesy Pay limit may change at any time and the account can be removed from the Courtesy Pay program at any time with notice to you. A fee will be deducted for each check or preauthorized debit transaction that is cleared due to Courtesy Pay. Royal is not obligated to pay any insufficient funds items at any time. With this service, RoyalCU would authorize and pay overdrafts, taking the account into the negative. RoyalCU will pay overdrafts at their discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined and/or your account will result in a negative balance. This service does not cover debit card transactions. There are limits to the coverage and there are fees associated with the usage of this service, please refer to the “Service Fees” Disclosure for more information. You can opt out of this service anytime by contacting RoyalCU*. Refer to Royal’s Service Fees Disclosure for specific fee information. There is no limit per day/period transaction on the total of fees we can charge for overwriting your account.

3. Debit Card Coverage is a service that you can choose to opt in for by contacting RoyalCU*. RoyalCU will pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize or pay an overdraft, your transaction will be declined and/or your account will result in a negative balance. Even after opting into this service you may opt out anytime by contacting RoyalCU*. Refer to Royal’s Service Fees Disclosure for specific fee information. There is no limit per day/period transaction on the total of fees we can charge for overwriting your account.

*Contact RoyalCU's Member Service Center at 800-341-9911, visit any RoyalCU office, or for Debit Card Coverage utilize online banking under Self Service-Debit Card Coverage.

Kwik Cash Payment Method Options

If and when you use the overdraft protection with your Kwik Cash Loan, you may choose to make the payments by one of the following methods:

1. Transfer From Checking or Savings: The monthly payment will be made by transferring money from your Checking or Savings Account to your Kwik Cash Loan.
2. Payroll Payment: The monthly payment will be made on your Kwik Cash Loan by Payroll Deduction. A Payroll Deduction card must be completed and signed.
3. Over the Counter Payment: The monthly payment will be made on your Kwik Cash Loan over-the-counter by you and by the due date set up for the loan at the time you use the service.

*See “Service Fees” Disclosure.
To our non-business Members who have or may authorize Electronic Fund Transfers (EFTs):

The Electronic Fund Transfer Act and Regulations require that we disclose pertinent information to you about EFTs from or to your account. By EFTs we mean preauthorized transactions to and from your account with us or by means of your Debit Card, ATM Card, Bill Pay/Business Bill Pay, ACH, Electronic Check Conversion, CompuTeller, or online banking/business online banking.

If an EFT overdraws your account, you will be notified and will be asked to make immediate payment to Royal of the amount of any such overdrafts together with any service fees Royal may impose. Also, whenever your account is overdrawn, we have the right to return, unpaid, any checks or other orders on your account that are presented to Royal and to assess a service fee for making such transfers. If your account has a Kwik Cash Loan associated with it, the terms and conditions contained in your Kwik Cash Loan Agreement (or other applicable agreement) will control, with respect to overdrafts of your account regardless of whether they result from purchases, cash withdrawals, use of checks, or any EFT. These rules constitute an addition to all other agreements and regulations of Royal's business days are Monday through Friday.

Royal's business days are Monday through Friday. Holidays are not included.

I. DISCLOSURES APPLICABLE TO ALL TYPES OF EFT SERVICES

A. Business Day Disclosure: Royal's business days are Monday through Friday. Holidays are not included.

B. Periodic Statements: You will get a monthly statement unless there are no transactions in a particular month. In any case you will get a statement at least quarterly.

C. Account Information Disclosure: 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 government agency or court orders or whenever required by law or
4. If you give us your written permission.

D. 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 will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If your funds are subject to legal process or other encumbrance restricting such transfers;
3. If the transfer would go over the credit limit on your Visa or Kwik Cash line of credit;
4. If the system was not working properly and you knew about the breakdown when you started the transfer;
5. If the transfer would be restricted as otherwise provided in regulations of the Federal Reserve Board;
6. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in your agreement with us.

E. Multiple Party Accounts: Each Member, who is a party to an account that is a joint account, hereby appoints each other Member, who is a party to such account, as Member's attorney with power to appoint one or more agents with power to use the PIN or card or make transfers to or from such account. Each Member shall indemnify Royal for any tax it may be required to pay under state statutes by reason of withdrawals or payments from the account, after the death of a Member, to any person, or to the survivor in the case of a joint account.

F. If You Furnish Your Card, Password, or PIN to Another Person: You shall be deemed to have authorized all transactions, which may be accomplished using the card, password or PIN that you have given actual written notice to Royal that further transactions are unauthorized. You shall be obligated to pay Royal the amount of any money, property, or services obtained by the unauthorized use of the card, password, or PIN, to the extent that Royal is unable to fee such amounts to the account, and you hereby authorize Royal to fee the amount of any such obligation to any other of your accounts at Royal.

G. Error Resolution Procedures: In case of errors or questions about your EFT: Telephone Royal at 715-833-8111 or 1-800-341-9911; or write us at, PO Box 970, Eau Claire, Wisconsin, 54702-0970; or email member_services@rcu.org.

1. Tell us your name, account number, and confirmation number if any;
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 more information;
3. Tell us the dollar amount of the suspected error;
4. If you tell us orally, we require that you send us your concern or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your concern or question. If we decide to do this, we will provisionally credit your account within 10 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. When we ask you to put your concern or question in writing and we do not receive it within 10 business days, we may not credit your account.

The 10-day periods in the preceding paragraph may be extended to 20 business days if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made. If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States, or a transfer that occurred within 30 days after the first deposit to the account was made, the time period to investigate your complaint or question will be extended from 45 days to 90 days.

If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation and reverse any provisional credit we may have issued. You may ask for copies of the documents we used in our investigation.

II. PREAMOUTURDS OF EFT'S:

A. Documentation of Transfers: 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 CompuTeller at 715-833-8168 or 1-800-762-6280, or log on to online banking or business online banking at rcu.org to find out if the deposit has been made.

B. Internal Transfers: If you have authorized Royal to transfer funds from a share account to a loan or credit card, or from a loan or credit card to a share account without your physical presence at a Royal office.

C. External Transfers: For outgoing transfers, funds must be in your Royal account by 6:00 a.m. one business day prior to the Direct Payment date. If the Direct Payment date falls on a weekend or holiday, the transfer will be posted 1-2 business days later.

D. Right to Stop Payment: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. To place a stop payment, call Royal's Member Service Department at 715-833-8111 or 1-800-341-9911; or write us at PO Box 970, Eau Claire, Wisconsin, 54702-0970 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing. If you order us to stop one of these payments 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. You are not permitted to stop payment on any purchase, withdrawal, payment or transfer originated by use of the Debit Card, ATM Card, Bill Pay/Business Bill Pay, CompuTeller, or online banking/business online banking, and Royal has no obligation to honor any such stop payment request by you. You may, however, stop payment of a preauthorized recurring electronic fund transfer made with your credit card or Debit Card.

E. Notice of Varying Amounts: If these payments may vary in amount, the person you are going to pay should tell you 10 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 your payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits you set.

F. Limitations on Frequency of Transfers: In compliance with Regulation D of the Federal Reserve Board, you are limited to six transactions per month from each of your savings or Money Market accounts without your physical presence at a branch or ATM. This includes but is not limited to transactions by means of online, CompuTeller, check, preauthorized payments to a third party, telephoning Member Service, or by automatic transfer due to insufficient funds.

G. Fees that apply to Preamoutturds of EFT's are detailed in the “Service Fees” Disclosure.

H. Liability Disclosure: If your monthly statement shows transfers that you did not make and you do not contact us within 60 days after the statement was provided to you, you may not get back any money lost after that time if your contacting us would have prevented those losses. If extenuating circumstances (such as extended travel or hospitalization) prevent your contacting us, the time period may be extended.

I. Telephone Number and Address: If you believe that an unauthorized transfer from your account has occurred or may occur, call Royal at 715-833-8111 or 1-800-341-9911, write Royal at PO Box 970, Eau Claire, Wisconsin 54702-0970, or email member_services@rcu.org.
III. ATM / DEBIT CARD

A. Account Access:
   You may use your ATM/Debit Card and PIN to:
   1. Obtain balance information on your savings account at an automatic teller machine (ATM).
   2. Withdraw cash from your savings account at an ATM.
   3. Make deposits to your savings account at a PULSE or CO-OP Network ATM.
   4. Obtain balance information on your checking and savings accounts at an Automated Teller Machine (ATM).
   5. Withdraw cash from your checking or savings account at an ATM.
   6. Make deposits to your checking or savings account at a PULSE or CO-OP Network ATM.
   7. Transfer funds between your linked checking and savings account at an ATM.
   8. Obtain cash advances if you have a Kwik Cash line of credit available when your checking account is overdrawn. Cash advances will be deposited in increments of $100 into the checking account that is affected.
   9. Pay for purchases from your one designated checking account at merchants that have agreed to accept the card and PIN. (POS Transactions)

You may use your Debit Card without your PIN to:
   1. Pay for purchases from your checking account at places that display the Visa logo or have agreed to accept the Debit Card.
   2. Obtain a cash advance from your checking account at a financial institution that displays the Visa logo.
   3. Fund recurring preauthorized payments. Your Visa debit card also allows you to conduct transactions on the PULSE debit network, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

Some of these services may not be available at all terminals. The time charged to charge or credit your account after you use your card will depend on the location of the terminal and the type of transaction. Any transaction or cash advances may be subject to authorization by Royal or by a Visa authorization center.

Each time your card is properly used, you authorize Royal to debit or credit (whichever is appropriate) your account for the total amount shown on any sales draft, receipt, or credit voucher originated by use of the card whether or not it is signed by you. Royal is permitted to handle such sales drafts, orders, and vouchers in the same way it handles authorized checks drawn on your account.

B. Documentation of Transfers:
   You will have the option of receiving a receipt at the time you make any transfer to or from your account using an ATM or Point of Sale (POS) terminal or make purchases using your Debit Card in excess of $15.

C. Limitations of the Frequency and Dollar Amounts of Transfers:
   For security reasons, there are limitations on the number and dollar amount of cash withdrawals you may make per day at an ATM or POS terminal. There are also limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances or Visa ATM withdrawals you may make each day.

   Royal reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below $100 without giving you prior notice.

   Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

D. Your Ability to Withdraw Funds:
   Royal's policy is to make available immediately up to $200 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available the beginning of the third business day following the day of deposit. For determining the availability of your deposits Royal considers the day your deposit is made a “business day” for electronic transfers. Except as provided by regulation, any “Business Day” includes Saturday, Sunday, and federal holidays. If you make a deposit through a terminal before 2:30 pm, on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 2:30 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

E. Fees for Transfers:
   Fees that apply to ATM/Debit Cards are detailed in the “Service Fees” Disclosure.

F. Liability Disclosure:
   Contact us at once if you believe your card and/or PIN has been lost or stolen or money is missing from your account. You will not be liable to Royal for more than $50 for unauthorized transfers if you immediately notify Royal of any loss, theft, disappearance or known suspected unauthorized use of the card and PIN.

G. Telephone Number and Address:
   Call Royal at 715-833-8111 or 1-800-341-9911, write Royal at PO Box 970, Eau Claire, Wisconsin 54702-0970 or email member_services@rcu.org.

IV. COMPUTELLER/ONLINE BANKING/BUSINESS ONLINE BANKING/BILL PAY/BUSINESS BILL PAY

A. Account Access:
   For any authorized account, you may use your online password to pay bills directly from your Checking Account to any vendor on your authorized vendor list. For any authorized account, you may use your Computeller/online banking/business online banking to:
   1. Transfer funds between your Checking and Savings Account.
   2. Obtain cash advances, if you have Kwik Cash line of credit available, to be transferred into Savings, Checking, or issued to you in a check.
   3. Transfer from Savings or Checking to make loan payments.
   4. Inquire on your accounts at Royal.

B. Limitations on Frequency of Transfers:
   You may use Bill Pay/Business Bill Pay to make any number of payments from your Checking Account to any vendor on your list. There are no limitations on the number of Computeller or online transfers. However, in compliance with Regulation D of the Federal Reserve Board, you are limited to six transfers per month from each of your Savings Accounts whether by means of Computeller or online banking/business online banking, preauthorized transfer, ACH withdrawal, telephoning Member Service, Member Service voice mail, or by automatic transfer due to insufficient funds. If you exceed this limit those transactions will be denied.

C. Limitations on Dollar Amount of Transfers:
   You may make transfers or check withdrawals up to the dollar amount of the available balance in your account. You may make a check withdrawal from your checking, savings, or Kwik Cash accounts with no limitation using Computeller or online banking/business online banking. While there is no limit to the number of payments that may be authorized with Bill Pay/Business Bill Pay, you may make payments up to the maximum amount of $40,000.

D. Fees for Transfers:
   Fees, if any, which apply to the Bill Pay/Business Bill Pay service are disclosed in the “Service Fees” Disclosure. Until Member is notified by Royal to the contrary, Member will not be charged any transaction fees by Royal for use of Computeller or online banking/business online banking.

E. Liability Disclosure:
   Contact us AT ONCE if you believe your PIN or password has been lost or stolen or money is missing from your account. You may not be liable to Royal for more than $50 for unauthorized transfers if you immediately notify Royal of any loss, theft, disappearance or known suspected unauthorized use of the PIN.

F. Telephone Number and Address:
   Call Royal at 715-833-8111 or 1-800-341-9911, write Royal at PO Box 970, Eau Claire, Wisconsin 54702-0970 or email member_services@rcu.org.

G. Inactive Accounts:
   Please note if you have not accessed your account using Computeller or online banking/business online banking within a six month time period, Royal may automatically unenroll you from these services. You may re-enroll at any time.

V. ELECTRONIC CHECK CONVERSION

A. Account Access:
   You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
   1. Pay for purchases.
   2. Pay bills.

B. Liability Disclosure:
   Contact us at once if you believe an electronic funds transfer has been made without your permission using information from your check.

C. Telephone Number and Address:
   If you believe a transfer has been made using the information from your check without your permission:
   • Call Royal Member Service at 715-833-8111 or 1-800-341-9911
   • Write to Royal at PO Box 970, Eau Claire, Wisconsin 54702-0970
   • Email member_services@rcu.org
To our business Members who have or may authorize electronic credit transactions on your account.

Royal’s Responsibilities:

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Wisconsin, as provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.
PRIVACY POLICY

WHAT DOES ROYAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?
The types of personal information we collect and share depends on the product or service you have with us. This information can include:

• Social Security number, address, name, and income
• Account balance and transaction history
• Credit history and credit scores

When you are no longer our Member, we continue to share your information as described in this notice.

How?
All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Royal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes— Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes— To offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— Information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— Information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Questions
Call 1-800-341-9911 or 715-833-8111; send us an email at member_services@rcu.org or write to us at: Royal Credit Union, PO Box 970, Eau Claire, WI 54702-0970
### What we do

| How does Royal Credit Union protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Royal Credit Union collect my personal information? | We collect your personal information, for example, when you  
- Open an account or apply for loan  
- Apply for any credit union service  
- You visit our website, provide us information on any online application or transaction, or information you send to us by email.  
- Use your credit or debit card or pay your bills  
- Make deposits to or withdrawal from your accounts  
We also collect your personal information from others, including credit bureaus or other companies. |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only  
- Sharing for affiliates’ everyday business purposes—information about your creditworthiness  
- Affiliates from using your information to market to you  
- Sharing for nonaffiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- None |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Royal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include financial service providers. |
ROYAL CREDIT UNION TRUTH IN SAVINGS DISCLOSURE

(Except as specifically described, the following disclosures apply to all accounts.)

Specific rates are enclosed on inserted rate sheets that may change from time to time. Current rates on all savings instruments are always available by calling 715-833-8168.

1. Services Information
In order to receive any services from Royal, the Member must open a Savings Account and maintain a $5 minimum balance. Though a Member must maintain a minimum of $5 in their Savings Account to be a Member in good standing, we will assess a monthly fee to Members age 18+ with Savings or Checking Accounts of $25 or less, inactive for six months or more, and with no other active services on that account.

2. Balance Information
The minimum balance required to open each account is set forth in this packet. The minimum monthly balance required to avoid a service fee is set forth in this packet.

Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

3. Nature of the Dividend
Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that Royal anticipates paying for the applicable dividend period. The annual percentage yield assumes all dividends remain and are not withdrawn from the account.

4. Rate Information
See Royal’s rate card, visit rcu.org, or call 715-833-8168 to find the dividend rate and annual percentage yield on your accounts. All accounts are considered variable rate accounts except the share certificate accounts and the fixed IRA accounts that are contractually fixed rates. The dividend rate and annual percentage yield may change monthly on the variable rate accounts as determined by the Board of Directors. The annual percentage yield assumes all dividends remain and is not withdrawn from the account.

5. Compounding and Crediting
Dividends will be compounded and credited as set forth in the account description portion of this packet. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. The exceptions to this are the share certificates and the fixed IRAs, which are detailed below.

6. Account Limitations
In compliance with Regulation D of the Federal Reserve Board, you are limited to six transactions per month from each of your savings or Money Market accounts without your physical presence at a branch or ATM. This includes but is not limited to transactions by means of online banking/business online banking, CompuTeller, check, preauthorized payments to a third party, telephoning Member Service, or by automatic transfer due to insufficient funds.

For Federal Reserve bank reporting purposes, this account consists of a transaction category and a savings category. Royal may periodically transfer funds not routinely needed to pay debits between these two categories. If your account is one on which dividends are paid, your dividend calculation will remain the same. Otherwise, the savings category will be non-interest or non-dividend bearing and will be governed by the rules governing our other savings accounts indicated within the “Your Ability to Withdraw Funds at Royal Credit Union” section of this disclosure. This process will be invisible to you and will not affect your available balance, the dividends you may earn, NCUA insurance protection, your monthly or quarterly statement, or any other features of this account. This process does not count toward the maximum of six Regulation D transactions per month.

Royal may close your savings and/or checking account if that account is charged with an excessive number of NSFs. If, at the time of closure, your account contains a negative balance, the closure and the negative balance will be reported to a national credit reporting agency. If any of your accounts have a negative balance for an extended period, the account will be closed and the negative balance will be reported to a national credit reporting agency.

Provisional credit is given for items cashed or deposited at Royal. If the item is returned unpaid for any reason, we have the right to reserve the provisional credit and you agree to reimburse us for the item. We reserve the right to automatically send the item to the paying bank a second time. If we do so, we will not charge your account for the amount of the item or the fee. You agree to waive the notice of right of chargeback and authorize re-presentation of the item without being given to you. A fee may be charged for such returned item, see “Service Fees” Disclosure.

7. Accrual of Dividends
Dividends will begin to accrue on the cash and non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

8. National Credit Union Share Insurance Fund
All Member accounts in Royal are federally insured by the National Credit Union Share Insurance Fund to at least $250,000.

ACCOUNT DESCRIPTIONS
(More detailed information is available upon request)

PRIMARY SAVINGS AND OTHER SECONDARY SAVINGS:
Description of Account: This is the primary credit union “Savings” Account. You must fill out a membership card and maintain a $5 balance in a primary share account for membership in the credit union, allowing you to vote at the annual meeting, if all voting requirements are met, and to obtain other credit union benefits and services. Secondary Savings can be established to meet the Member’s needs for separate Savings Accounts. This includes Real Estate Escrow accounts. The Escrow accounts have restrictions for withdrawals for other than tax or insurance purposes.

Dividends Compounded: Monthly
Dividends Credited: Monthly
Minimum Opening Balance: $5 for Primary Savings and $0 for any other Secondary Savings
Minimum Monthly Balance: $5 for Primary Savings and $0 for any other Secondary Savings
Balance Computation Method: Daily
Account Limitations: See “Service Fees” Disclosure

MONEY MARKET ACCOUNT:
Description of Account: Our Money Market Account, with a minimum balance, offers you premium rates and convenient withdrawal privileges. The account is limited to a maximum of six withdrawals per month without your physical presence at a branch. This includes but is not limited to transactions by means of online banking/business online banking, CompuTeller, check, preauthorized payments to a third party, telephoning Member Service, or by automatic transfer due to insufficient funds. Over-the-counter transactions are unlimited.

Dividends Compounded: Monthly
Dividends Credited: Monthly
Minimum Opening Balance: $10,000
Minimum Monthly Balance: $10,000
Balance Computation Method: Daily
Account Limitations: Limitations do apply as detailed in the disclosure. There is a minimum deposit of $100 and a minimum check amount of $250. Tiered dividend rates are paid on the entire daily collected balance of your account. The balance tiers are: $0.01-$9,999.99; $10,000-$24,999.99; $25,000-$99,999.99; $100,000 and over.
Account Transaction Limitations Apply
Fees: See “Service Fees” Disclosure

Share certificates (BOTH REGULAR AND MINI JUMBO):
Description of Account: Share certificate accounts offer a preferred rate in exchange for your commitment to leave funds on deposit for a set period of time. Early withdrawals are subject to dividend penalty. Generally, we offer share certificates with maturities of less than one year up to and including three years - equivalent of 90 days dividends; greater than one year up to and including three years - equivalent of 180 days dividends; greater than one year up to and including three years - equivalent of one year’s dividends. Automatically renewable share certificates will be automatically extended for successive, like maturity periods unless:

Fees: See “Service Fees” Disclosure

a) Upon or within ten days after such original or extended maturity date, this share certificate is surrendered and presented for payment;
b) The credit union elects not to extend such maturity, in which case the share certificate amount and any dividend will be paid to the depositor. Expiring share certificate; upon maturity the share certificate amount and any dividend will be paid to the depositor by transferring the amount into the Member’s Primary Savings Account.

Fees: See “Service Fees” Disclosure
ROYAL TRUTH IN SAVINGS DISCLOSURE (CONT.)

**EASY SAVE INDIVIDUAL RETIREMENT ACCOUNT (IRA):**

**Description of Account:** IRAs are savings investments setup for the purpose of accumulating funds for retirement. All IRAs are regulated by the Internal Revenue Service. This investment has no term and can be added to periodically for the purpose of accumulating funds to put into a fixed IRA. (Special rates and other terms apply.)

| Dividends Compounded: | Monthly |
| Dividends Credited: | Monthly |
| Minimum Opening Balance: | $5 |
| Minimum Monthly Balance: | $5 |
| Balance Computation Method: | Daily |
| Account Limitations: | Minimum payroll deposit amount is $5. Also IRS regulations apply. This investment option is not available for Sep IRA's. |
| Fees: | See "Service Fees" Disclosure |

**FIXED RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRA) INCLUDING ROTH AND SEP:**

**Description of Account:** IRAs are savings investments set up for the purpose of accumulating funds for retirement. All IRAs are regulated by the Internal Revenue Service. The investments are in share certificate instruments. (Special rates and other terms apply to these accounts.)

| Dividends Compounded: | Monthly |
| Dividends Credited: | Monthly |
| Minimum Opening Balance: | $0 |
| Minimum Monthly Balance: | $0 |
| Balance Computation Method: | Daily |
| Account Limitations: | Early withdrawal penalties will be the same as the penalties disclosed under the share certificate section plus any penalties imposed by the IRS. |
| Fees: | See "Service Fees" Disclosure |

**FIXED RATE HEALTH SAVINGS ACCOUNT (HSA) SHARE CERTIFICATE:**

**Description of Account:** HSAs are savings investments set up for the purpose of accumulating funds for paying for qualified medical expenses of the account holder and their dependents when they are covered by a High Deductible Health Plan (HDHP). The investments are in a share certificate instrument. (Special rates and terms apply to these accounts.)

| Dividends Compounded: | Monthly |
| Dividends Credited: | Monthly |
| Minimum Opening Balance: | $0 |
| Minimum Monthly Balance: | $0 |
| Balance Computation Method: | Daily |
| Account Limitations: | Early withdrawal penalties will be the same as the penalties disclosed under the share certificate section. |
| Fees: | See "Service Fees" Disclosure |

**VARIABLE RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRA) INCLUDING ROTH AND SEP:**

**Description of Account:** IRAs are savings investments set up for the purpose of accumulating funds for retirement. All IRAs are regulated by the Internal Revenue Service. The investments are two-year variable rate share certificate instruments. (Special rates and other terms apply to these accounts.)

| Dividends Compounded: | Monthly |
| Dividends Credited: | Monthly |
| Minimum Opening Balance: | $5 |
| Minimum Monthly Balance: | $5 |
| Balance Computation Method: | Daily |
| Account Limitations: | Minimum payroll deposit amount is $5. An early withdrawal penalty equal to 180 days dividends will be accessed on the amount of the withdrawal if the account holder is under 59 1/2 years old, plus any penalties imposed by the IRS. |
| Fees: | See "Service Fees" Disclosure |

**SMART CHECKING:**

**Description of Account:** This account offers you the convenience of withdrawing funds by checks or other remote means.

| Dividends Compounded: | None |
| Dividends Credited: | None |
| Minimum Opening Balance: | None |
| Minimum Monthly Balance: | None |
| Balance Computation Method: | None |
| Account Limitations: | No Checking fees associated with this account. Transaction and access to ATM may be charged as detailed in the "Service Fees" Disclosure. |
| Fees: | See "Service Fees" Disclosure |

**SMART START CHECKING:**

**Description of Account:** This account offers you the convenience of withdrawing funds by checks or other remote means.

| Dividends Compounded: | None |
| Dividends Credited: | None |
| Minimum Opening Balance: | $0 |
| Minimum Monthly Balance: | None |
| Balance Computation Method: | Daily |
| Account Limitations: | None |
| Fees: | Transaction and access to ATM may be charged as detailed in the "Service Fees" Disclosure |

**HEALTH SAVINGS ACCOUNT (HSA) CHECKING:**

**Description of Account:** HSAs are savings investments set up for the purpose of accumulating funds for paying for qualified medical expenses of the account holder and their dependents when they are covered by a High Deductible Health Plan (HDHP). This account offers you the convenience of withdrawing funds by check or ATM/Debit Card. All HSAs are regulated by the Internal Revenue Service. (Special rates and terms apply to these accounts.)

| Dividends Compounded: | Monthly |
| Dividends Credited: | Monthly |
| Minimum Opening Balance: | $0 |
| Minimum Average Monthly Balance: | $0 |
| Balance Computation Method: | Daily |
| Account Limitations: | Tiered dividend rates are paid on the entire daily collected balance of your account. The balance tiers are: $0 to $999.99; $1,000 to $4,999.99; $5,000 to $9,999.99; and $10,000 or more. |
| Fees: | See "Service Fees" Disclosure |
Royal Credit Union will transfer (a "funds transfer") as shown on the payment order. See "Service Fees" Disclosure. Other financial institutions involved in the funds transfer may impose additional fees.

We will not be liable to you if we do not act upon or delay acting upon any funds transfer order if any of the following circumstances occur:

- Legal order
- Emergency situation
- Interruption of communication
- Equipment failure
- War
- Other circumstances beyond our control
- Potential violation of any government regulation

Fedwire is the wire transfer system of U.S. Federal Reserve Banks. We or other financial institutions involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board. Your funds transfer may be carried by means other than Fedwire.

If you provide us with both the name and account number of the person you wish to receive the funds, be aware that we may process the funds transfer based on the account number alone. This could occur even if that account number identifies a person other than the one you named. Similarly, if you provide the name and number of the receiving financial institution (including any intermediaries), we may process the funds transfer based on the financial institution's number alone, even if it is an institution different from the one you named. If the correct person does not receive payment, you are still obligated to pay us the amount of your funds transfer order. Additional charges may apply regardless of whether the wire is accepted or returned. Royal will not be held liable for these charges.

If we receive your funds transfer order after our cutoff time, we will process your order the next business day. Our cutoff times are generally 11:00 AM for international wires and 2:00 PM for domestic wires. We reserve the right to reject funds transfer orders with no liability to you and with no obligation to pay you interest for the period before you receive notification. We may require funds be collected from the drawer's financial institution prior to initiating the funds transfer. We also reserve the right to require additional information about the funds transfer, including the purpose for sending it. If your funds transfer order is rejected, we will notify you orally or in writing.

Once we have received your funds transfer order you no longer have the right to change or cancel it. We may make a reasonable effort to accommodate your request, but we are not liable to you for failures to make changes or cancel the order. You agree to pay any costs or losses we incur in our attempt to change or cancel your funds transfer order.

Funds transfer orders will be listed on your normal periodic statement. To do so, you must notify us immediately if you think there is an error. You need to send us a written statement of facts no later than 14 days after the date you receive the first statement on which the error appears.

If you are requesting a funds transfer to be sent outside the United States, you understand you do so at your own risk. Royal Credit Union will not be liable for any reason if the funds are not received or mis-applied during the funds transfer process.

Royal Credit Union will not be liable for consequential damages in the event that loss is sustained because it has failed to carry out instructions in a reasonable manner.
Keep This Notice for Future Use

As used in the Regulations, "you" and "your" means natural persons, which means each and all of those you have applied for or who are users or holders of a Card. "Card" means each of your Visa credit cards issued by Royal or its predecessor. "We"; "us"; and "our" mean Royal and "account" means your credit card account with us. These regulations apply to cards issued to all natural persons unless otherwise stated.

1. Responsibility

If you applied for and received a Card from us, you and all other persons obligated for the card agree to these Regulations. If more than one person is obligated on a card, their obligations will be joint and several. Except for the limitation on rebating any unsatisfied drawee checks, you agree to repay all debts and any finance fees, fines, and payment protection costs arising from use of the Card on your account. For example, if you are a natural person, you agree to pay all amounts owed as a result of use of the card or your account by you, your spouse, and your minor children. You agree to pay all accounts owed as a result of use of the card or your account by anyone else to whom you give the card or you authorize to use your account. If the Wisconsin Consumer Act ("WCA") does not apply to the card or to your account, you agree that we may offset any all accounts owed in collecting attempting to collect amounts owed to us as a result of use of the card or your account. Your card may not be used for illegal transactions. The Credit Union will terminate or withdraw any product or service if you use the card for illegal transactions. We agree to hold harmless and indemnify Royal and reimburse Royal for losses incurred as a result of using the card for any illegal transactions.

2. Credit Line

We will establish a credit line for you and advise you of its amount. You agree not to let the account balance exceed the credit line, but you remain responsible for payment even if it does. Any account balance in excess of the credit line is payable immediately. We reserve the right to increase or reduce your credit line from time to time without affecting your obligation to pay the account balance. All Cards remain our property; and if we request, you must recover and surrender to us all cards we have issued on your account.

3. Limitations of the Frequency and Dollar Amounts of Transfers

For security reasons, there are limitations on the number and dollar amount of cash advances you may make at an ATM or POS terminal. There may also be limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances or Visa ATM withdrawals you may make each day. Royal reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below $100 without giving you prior notice.

Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

4. Payment Protection Fees (for consumer use only)

If you are eligible and have elected to participate in one of our group payment protection programs, a premium fee based on the balance shown on your monthly statement will be posted to your account as a miscellaneous fee during your statement period. If you wish to cancel your payment protection coverage, you must notify us in writing. If your payment protection is stopped for any reason listed in your Borrower Security Contract, you must re-enroll if you wish to have payment protection reinstated.

5. Promotional Visa Transfer Checks

As part of a promotion, Royal cardholders may receive cash advance and/or balance transfer checks which may be used to access their Visa credit card. Under no circumstances will Royal be liable for the payment or nonpayment of a postdated check. If the account is delinquent or over the credit limit when a check is presented for payment, the check will be returned non-sufficient funds (NSF). Royal cannot honor any check on an account that has been closed. Checks will only be honored when they are drawn by the Primary or Joint Owner(s) of the account.

6. Finance Fee

The interest will be set on a variable rate. We may increase or decrease the annual percentage rate beginning with the first billing cycle of the next calendar quarter and each calendar quarter thereafter. Each date on which the rate may be changed by us is called "charge date." The rate applicable to this card is based on an index. The annual percentage rate on cash advances subject to finance fee is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of cash advances is determined by adding any new cash advances as of the transaction date or the first day of the billing cycle in which the cash advance is charged. The minimum finance fee for each transaction will be $0.50. If we, on any change date, fail to increase the rate in accordance with changes in the index, we will not carry over and add any portion of that increase to any adjustment made on subsequent charge dates.

In addition, there is a past due penalty rate such that the sum of the underlying interest and fee shall equal 18% per annum. It is applied in this fashion: should there be a failure to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, you agree to hold Royal harmless from any claims, liabilities, attorneys' fees, and other costs and expenses of any and every kind and nature which may be incurred by reason of their performance under the Credit Card Preauthorized Payment request.

7. Other Fees (See “Service Fees” Disclosure or visit rcu.org)

8. Security Interest

Each purchase and cash advance through your account is a loan to you by us in Wisconsin. You agree that the Wisconsin Consumer Act applies to all of these loans (the rate of finance fee and the penalties for violation of rate limitations will be governed by state law). If you or we have given or us the financial institution named on your card a security interest in personal or business property to secure all of your debts, these loans will also be secured by that property (except clothing, household furnishings, and deposit accounts). These loans will not be secured by any other property.

9. Default: Termination

You are in default if you fail to make a payment, including a payment under paragraph 2, on time, twice during any 12-month period. You will also be in default if your ability to repay us is materially reduced by bankruptcy or insolvency proceedings involving you, your death, or your failure to abide by your agreement to pay. If you are in default, we have the right to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, you agree to hold Royal harmless from any claims, liabilities, attorneys' fees, and other costs and expenses of any and every kind and nature which may be incurred by reason of their performance under the Credit Card Preauthorized Payment request.

12. Foreign Transactions

If your card is used to initiate a cross border transaction, the transaction amount may be converted to US dollars using the exchange rate selected by Visa or Mastercard/ Cirrus from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or Mastercard/Cirrus itself receives, or the government-mandated rate in effect for the applicable central processing date. The date of the conversion may differ from the transaction date and the posting date identified in the monthly statement for your account. All international transactions are charged up to two percent (2%) for the Visa International Service Assessment Fee or the Mastercard Cross Border fee.
14. Use
You authorize us to pay from your account all items reflecting purchases or cash advances made with the Card in spite of the absence of your signature on a draft or the lack of presentation of the card.

Notify us at once at 1-800-853-0872 in the U.S. and 301-945-5785 (collect) out of the U.S. of any loss, theft, disappearance or possible unauthorized use of your card. Notification to us is given when steps have been taken as may be reasonably required in the ordinary course of business to provide us with the pertinent information about the loss, theft, or possible unauthorized use of a credit card. Notification may be given, at your option, in person, by telephone at the numbers above, or in writing.

If you furnish your card or Personal Identification Number (PIN) to another person; you shall be deemed to have authorized all transactions that may be accomplished using the card or PIN until you have given actual notice to Royal that further transactions are unauthorized. You shall be obligated to pay Royal the amount of any money, property, or services obtained by the authorized use of the Card or PIN to the extent that Royal is unable to charge such amounts to the account; and you hereby authorize Royal to charge the amount of any such obligation to any other of your accounts at Royal. You shall at all times:
1.) Safely keep the card and PIN and not permit anyone else to use them;
2.) Not record the PIN on or near the Card or otherwise disclose or make it available to anyone else;
3.) Use the card, PIN, and terminals only as instructed and only for purposes authorized by Royal;

Some terminal owners and or networks may impose additional transaction fees, which will be indicated at that terminal.

If you give your card number to a merchant to have on file, or for a recurring payment, we may send account updates to that merchant. This includes, but is not limited to: new expiration dates and new account/card numbers. If you wish to not have us send updates, you may request us not to do so. Telephoning is the best way of doing this. Call us at 715-833-8111 or 1-800-341-9911. If you cannot notify us by phone, you may notify Royal in person, or by writing us at:

Credit Card Department
Royal Credit Union
PO Box 970
Eau Claire, WI 54702-0970

15. Effect of and Changes in Regulations
These regulations are the contract that applies to all transactions on your account even though the sales, cash advances, or credit slips you sign contain different terms. We may change these regulations from time to time by sending you advance written notice and your agreement to those changes. To the extent the law permits, and we indicate in our notice, amendments will apply to existing account balances as well as future transactions. Our delay in exercising or our failure to exercise any of our rights is not a waiver of those rights, and no waiver is valid unless it is in writing and signed by us. You authorize us to investigate your credit standing at any time and to disclose to others information relating to your credit standing.

YOUR BILLING RIGHTS
Keep This Notice for Future Use
This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

In Case of Errors or Inquiries about Your Bill
If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at:

Royal Cardholder Services
Attn: Disputes & Inquiries
PO Box 970
Eau Claire, WI 54702-4702

In your letter, give us the following information:
- Your name and account number
- The dollar amount of the suspected error;
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about;
- Send a copy of the statement the disputed charge shows on.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-800-853-0872 or write.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us seven business days before the automatic payment is scheduled to occur.

Your Rights and Responsibilities After We Receive Your Written Notice
We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance fees, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance fees related to any questioned amount. If we didn’t make a mistake, you may have to pay finance fees, and you will have to make up any missed payments on the questioned amount. In either case, we will send a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we will report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. We must also tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

Special Rule for Credit Card Purchases
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right.

(a) You must have made the purchase in your home state or if not within your state, within 100 miles of your current mailing address and;

(b) The purchase price must have been more than $50. These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or service.
3. Limitations of the Frequency and Dollar Amounts of Transfers

For security reasons, there are limitations on the number and dollar amount of cash withdrawals you may make per day at an ATM or POS terminal. There also may be limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances. Visa ATM withdrawals you may make each day Royal reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below $100 without giving you prior notice.

Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

4. Promotional Visa Transfer Checks

As part of a promotion, Royal cardholders may receive cash advance and/or balance transfer checks which may be accessed to your Visa credit line. Under no circumstances transfer checks which may be used to access their Visa credit line. Under no circumstances can a balance transfer check be used to access your Visa credit line. Royal reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

5. Finance Fee

The interest will be set on a variable rate. We may increase or decrease the annual percentage rate beginning with the first billing cycle of the next calendar quarter thereafter. Each date on which the rate may be changed is called "change date." The rate applicable to this card is based on an index. The annual percentage rate shall equal the highest prime rate published in the Wall Street Journal "Money Rates" tables on the last business day of the month in which the calendar month ending in the change date plus a margin of 4.5 percentage points not to exceed the allowable usury ceiling. The minimum finance fee that will be imposed is $0.50. If we, on any change date, fail to increase the rate in accordance with the index, we will add any portion of that increase to any adjustment made on subsequent charge dates.

In addition, there is a past due penalty rate such that the sum of the underlying interest and this fee shall equal 18% per annum. It is applied in this fashion: should there be a failure to have a positive account balance for two months, then the interest rate for the prior month is not to exceed a penalty rate of 18% per annum, but provided, however, that if more than one person is obligated for a card, we need only to mail a statement to one of said persons. The fact that we do not mail a monthly statement to each person obligated on a card shall not relieve any person to whom a monthly statement is not sent from liability on the account. This statement will show your previous balance, current transactions on your account, amount available under your credit line, fees and finance fees, new balance and minimum payments due. Each month you must make at least the minimum payments due by the due date on the statement. You may pay more than the minimum payment; and if you pay the new balance in full, you may reduce or avoid additional finance fees unless you have a cash advance. Each minimum payment will be at least each of $10 or more provided, however, you agree to hold Royal harmless from any claims, liabilities, attorneys’ fees, and other costs and expenses of any and every kind and nature which may be incurred by reason of their performance under the Credit Card Preauthorized Payment Request.

6. Preauthorized Payments

Upon your authorization, the preauthorized payments are to remain in full force and effect until you cancel an online originated preauthorized payment using online banking, business online banking, or provide Royal with a written request to terminate preauthorized payments. If the preauthorized payment is set up by a terminal you must request Royal to terminate the preauthorized payment, the current preauthorization must first be cancelled and a new preauthorization payment request must be initiated.

If a preauthorized payment is returned unpaid, the payment to the credit card account will be reversed. Refer to "Service Fees" Disclosure. You further understand and agree that Royal shall not be responsible for any act or failure to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, you agree to hold Royal harmless from any claims, liabilities, attorneys’ fees, and other costs and expenses of any and every kind and nature which may be incurred by reason of their performance under the Credit Card Preauthorized Payment Request.

11. Foreign Transactions

If your card is used to initiate a cross border transaction, the transaction amount may be converted to USD dollars using the exchange rate selected by Visa or Mastercard/Cirrus from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or Mastercard/Cirrus itself receives, or the government-mandated rate in effect for the applicable central processing date and the date of conversion of the preauthorized payment. If you are given a choice of rates, you must choose the rate associated with the full balance payment identified in the monthly statement for your account. All international transactions are charged up to two percent (2%) for the Visa International Service Assessment Fee or Mastercard Cross Border fee.

12. Disputes

We are not responsible for the refusal or failure of any merchant, bank, or automated equipment to honor or accept your card. Except as indicated in the Billing Rights Summary below, we are not responsible for any goods or services you purchase with card credit and you must resolve all disputes with the merchant. It is your responsibility to contact the merchant to cancel all preauthorized, recurring, and unauthorized charges. Canceling the card will not stop charges posting to the account.

13. Use

You authorize us to pay from your account all items reflecting purchases or cash advances made with the Card in spite of the absence of your signature on a draft or the lack of presentation of the card.

Notify us at once at 1-800-853-0872 in the U.S. and 310-945-5785 (collect) outside the U.S. If you believe the information about your card is incorrect or your card has been lost or stolen, or if you suspect unauthorized use of your card, please notify us when given steps has been taken as may be reasonably required in the ordinary
course of business to provide us with the pertinent information about the loss, theft, or possible unauthorized use of a credit card. Notification may be given, at your option, in person, by telephone at the numbers above, or in writing.

If you furnish your card or Personal Identification Number (PIN) to another person; you shall be deemed to have authorized all transactions that may be accomplished using the card or PIN until you have given actual notice to Royal that further transactions are unauthorized. You shall be obligated to pay Royal the amount of any money, property, or services obtained by the authorized use of the Card or PIN to the extent that Royal is unable to charge such amounts to the account; and you hereby authorize Royal to charge the amount of any such obligation to any other of your accounts at Royal. You shall at all times:

1.) Safely keep the card and PIN and not permit anyone else to use them;
2.) Not record the PIN on or near the Card or otherwise disclose or make it available to anyone else;
3.) Use the card, PIN, and terminals only as instructed and only for purposes authorized by Royal;

Some terminal owners and or networks may impose additional transaction fees, which will be indicated at that terminal.

If you give your card number to a merchant to have on file, or for a recurring payment, we may send account updates to that merchant. This includes, but is not limited to: new expiration dates and new account/card numbers. If you wish to not have us send updates, you may request us not to do so. Telephoning is the best way of doing this. Call us at 715-833-8111 or 1-800-341-9911. If you cannot notify us by phone, you may notify Royal in person, or by writing us at:

Credit Card Department
Royal Credit Union
PO Box 970
Eau Claire, WI 54702

14. Effect of and Changes in Regulations

These regulations are the contract that applies to all transactions on your account even though the sales, cash advances, or credit slips you sign contain different terms. We may change these regulations from time to time by sending you advance written notice and your use of the card or the account thereafter will indicate your agreement to those changes. To the extent the law permits, and we indicate in our notice, amendments will apply to existing account balances as well as future transactions. Our delay in exercising or our failure to exercise any of our rights is not a waiver of those rights, and no waiver is valid unless it is in writing and signed by us. You authorize us to investigate your credit standing at any time and to disclose to others information relating to your credit standing.

YOUR BILLING RIGHTS

Keep This Notice for Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

In Case of Errors or Inquiries about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at:

Royal Cardholder Services
Attn: Disputes & Inquiries
PO Box 970
Eau Claire, WI 54702

In your letter, give us the following information:

• Your name and account number;
• The dollar amount of the suspected error;
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about;
• Send a copy of the statement the disputed charge shows on.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-800-835-0872 or write.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us seven business days before the automatic payment is scheduled to occur.

Your Rights and Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance fees, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance fees related to any questioned amount. If we didn’t make a mistake, you may have to pay finance fees, and you will have to make up any missed payments on the questioned amount. In either case, we will send a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we will report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. We must also tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.
YOUR ABILITY TO WITHDRAW FUNDS AT ROYAL CREDIT UNION

Applies to transaction accounts...

DEPOSITS MADE IN PERSON AT ROYAL OFFICES
Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will generally be available on the day you receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposited that are returned to us unpaid for any reason.

If you make a deposit before the posted closing time of the office you are using, we will consider that day to be the date of deposit. However, for determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

DEPOSITS MADE THROUGH AN ATM
Royal's policy is to make available immediately up to $200 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available the second business day following the day of deposit.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid for any reason.

For determining the availability of your deposits made through a terminal, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit through a terminal before 6:00 pm on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 6:00 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

DEPOSITS MADE THROUGH A NIGHT DEPOSITORY LOCATED AT A ROYAL OFFICE
Funds from your deposits made through a night depository are posted to your account by the close of the business day we receive your deposit. At that time, in most cases you can withdraw the funds in cash, and we will use the funds to pay checks that you have written.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid for any reason.

For determining the availability of your deposits through a night depository, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 8:00 am on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 8:00 am or on a day we are not open, we consider that the deposit was made on the next business day we are open.

DEPOSITS MADE FOR ONLINE ACCOUNT ORIGINATION OR THROUGH BILL PAY/ BUSINESS BILL PAY
Funds from your deposits made through the ACH system or from your debit or credit card for online account origination and inbound transfers through Bill Pay/Business Bill Pay will be made available on the third business day after the deposit is received by Royal. At that time, you can withdraw the funds for cash and we will use the funds to pay items that have been submitted for payment from your account. Every day is a business day except Saturday, Sunday, and federal holidays.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for deposits you have made that are returned to us as unpaid for any reason.

LONGER DELAYS MAY APPLY
In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our team members, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. If withheld, those funds would be available at the time funds from the check we cashed would have been available if you had deposited it. For example, if we cash a $200 check for you, $200 of funds already in your account will not be available until the beginning of the third business day after the day we cashed the check. We will not notify you, if we delay your ability to withdraw funds for the reason described in this paragraph, and we will tell you when the funds will be available.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposited by check may be delayed for a longer period under the following circumstances:
• We believe a check you deposit will not be paid.
• You deposit checks totaling more than $5,000 on any one day.
• You redeposit a check that has been returned unpaid.
• You have overdrawn your account repeatedly in the last six months.
• There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS
If you are a new Member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

*This funds availability policy applies only to transaction accounts. For checks that are deposited to non-transaction accounts and primary Savings Account, longer holds may apply.
FRAUD ALERTS PROGRAM

Fraud Alert text messaging is available to notify you of suspected incidents of financial or identify fraud.

By entering your mobile phone number(s) you are successfully opting into the Fraud Alerts Program. (i) you acknowledge and represent to Royal Credit Union that you are the authorized user of the mobile phone(s), or have been granted permission by the authorized user of the mobile phone(s) to opt in such mobile phone(s) in the service; (ii) you grant Royal Credit Union express permission to send text messages to any mobile phone number you have entitled in the Fraud Alerts Program through the mobile phone carrier for each enrolled mobile phone number unless and until such permission is revoked in accordance with these terms and conditions; and (iii) by opting in and granting such permission to Royal Credit Union you are hereby expressly requesting to receive such text messages even if the enrolled mobile number(s) are on any federal, state, or other “Do Not Call List,” and you agree that such text messages shall not be in violation of any restrictions or requirements associated with any such “Do Not Call List.”

Fraud Text Alerts can be cancelled at any time by texting “STOP” to 23618 for your Debit Card transactions or 37268 for your Credit Card transactions from your mobile phone. You agree that your prior express consent to receive text alerts shall continue indefinitely unless you comply with the method described in the above sentence for cancelling your prior express consent. You agree that other methods or means attempted to revoke your prior express consent (e.g. phone call to a Royal Credit Union, a letter sent to a Royal Credit Union address, an email sent to a Royal Credit Union email address, a conversation with or a voicemail message left with a Royal Credit Union team member, etc.) are not valid means for revoking your consent and will not be recognized by Royal Credit Union, and you hereby release Royal Credit Union from any liability related to your efforts to revoke your prior express consent by other methods or means.

If revoking your consent by texting “STOP” to 23618 for your Debit Card transactions or 37268 for your Credit Card transactions, your text message must contain only the word “STOP” without any additional words, spaces, or characters either before or after the word “STOP.” You hereby release Royal Credit Union from any liability for your efforts to revoke your permission via a text message that does not strictly comply with the terms stated in the first sentence of this paragraph.

By opting into Fraud Text Alerts, you hereby grant Royal Credit Union express permission (without qualification) to respond to your cancellation request by texting “STOP” to 23618 for your Debit Card transactions or 37268 for your Credit Card transactions with a confirmatory text message in return that will (i) confirm receipt of your cancellation request as well as (ii) indicate that you will no longer receive text alerts from Royal Credit Union. Royal Credit Union will reasonably endeavor to send you a text message confirming your cancellation of text alerts in a timely manner.

Royal Credit Union does not charge a fee for Fraud Text Alerts. Check your mobile phone carrier plan details to see what rates may apply. The number of text alerts you may receive depends on the frequency and nature of your financial activity.

Royal Credit Union reserves the right to change these terms or cancel the Fraud Text Alerts at any time. Please check this Disclosure on a regular basis for changes. Your continued use of and acceptance of text alerts after changes to the Disclosure are posted will mean that you accept the modified terms.

In no event and under no cause of action, including negligence, shall Royal Credit Union or its vendors or their respective affiliates, officers, directors, customers, members, employees or authorized agents (collectively, the “providers”), or your mobile phone carrier(s), be liable for any damages, claims or losses incurred (including direct, compensatory, incidental, indirect, special, consequential or exemplary damages), however caused and under any theory of liability, arising from or in connection with text Alert services, and/or these terms, even if a provider is advised of the possibility of such damages, claims or losses.

Without limiting the generality of the foregoing, the providers shall not be liable to you or any third party for: (i) your use of or inability to use the Fraud Text Alerts for any reason; (ii) any inaccuracy, incompleteness or misinformation contained in any information provided through the Fraud Text Alerts; (iii) unauthorized access to, or alteration or loss of, your transmissions, data or other information that is collected, stored or sent in connection with the Fraud Text Alerts; (iv) errors, system down time, network or system outages, file corruption or service interruptions; or (v) any other use by you of the Fraud Text Alerts. In addition, the providers shall not be liable if the Fraud Text Alerts cannot (or any part thereof) cannot be provided or for any failure to perform any obligations contained in these terms due to, directly or indirectly, the failure of any equipment, transmission or delivery problems, or any industrial dispute, war, natural disaster, act of terrorism, explosion, act of god or any other event beyond our control.

You can text “HELP” to 23618 for your Debit Card transactions or 37268 for your Credit Card transactions for help or call Royal Credit Union at 800-341-9911 for more information.