

NOTICE OF CHANGE IN VISA® ZERO LIABILITY RULE

A change in the Visa Core Rules revises the circumstances under which you have zero liability for unauthorized electronic fund transfers. The change is highlighted in bold italics type in the next two sentences. Under the new Visa rule, you will not be liable for any transactions using a lost or stolen Visa card unless you have been ***negligent*** or engaged in fraud. Under the previous rule, you are not liable for any transaction using a lost or stolen Visa card unless you were ***grossly negligent*** or engaged in fraud. This change becomes effective 21 days after you receive this notice.

Whether conduct is negligent depends on the circumstances and is subject to interpretation. However, negligence is generally considered to be the failure to use such care as a reasonably prudent person would have exercised in a similar situation. Negligence is more careful conduct than gross negligence.

As a result of the Visa rule change, you have to use a higher degree of care to have zero liability for unauthorized transactions than you had to exercise under the previous Visa rule.

Here is the disclosure of your liability for unauthorized electronic fund transfers, effective 21 days after you receive this notice —

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- ***Generally.*** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- ***Additional Limit on Liability for Visa Debit Card.*** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed below. You should also call the number or write to the address listed below if you believe a transfer has been made using the information from your check without your permission.

Large Cash Withdrawals - We may place reasonable restrictions on the timing and method of any large cash withdrawal and we may require reasonable advance notice for large cash withdrawals (the definition of a large cash withdrawal will be in our sole discretion). We may also refuse to honor a request to withdraw funds in cash from your account or to cash a check (including a cashier's check or other official item) if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship or security risk. We may require you to accept an Official Check or electronic transfer to receive the funds. If we agree to a large cash withdrawal, you may be required to employ a courier service acceptable to us and at your risk and sole expense. We are not responsible for providing for your security in such transactions. You may be required to sign a cash withdrawal agreement releasing us from liability. Refusal to sign the agreement is grounds for us to refuse the cash withdrawal and require an alternate delivery for the funds.

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