

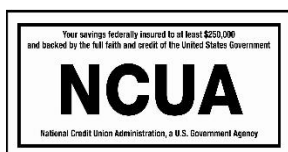
SUNKIST EMPLOYEES FEDERAL CREDIT UNION



ELECTRONIC SERVICES DISCLOSURE

Please keep for your records

Effective 9/1/2023



This Disclosure sets forth the terms and conditions for Electronic Fund Transfer Services which are or may be made available by Sunkist Employees Federal Credit Union. It defines your rights and responsibilities and those of the Credit Union with respect to any Electronic Fund Transfers. Please read it carefully.

DISCLOSURE APPLICABLE TO PRE-AUTHORIZED DEPOSIT OF PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS:

If you have arranged to have pre-authorized electronic deposits of your paycheck, payroll deduction, pension checks, or Federal Recurring Payments, (for example Social Security payments), the following information applies to you. **ACCOUNT ACCESS:** Pre-authorized deposits may be made to your account(s). **NOTIFICATION OF PRE-AUTHORIZED DEPOSITS:** If you have arranged with a third party (for example, the Social Security Administration) to make pre-authorized deposits to your account at least once every sixty (60) days, that third party making pre-authorized deposits may have agreed to notify you every time the party sends us money to deposit to your account. If you have not made such an arrangement you may telephone us at (661)-290-8702, and we will advise you whether or not the preauthorized deposit has been made. **DOCUMENTATION OF PRE-AUTHORIZED DEPOSITS:** You will receive a periodic statement at least quarterly.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND 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 us at (661)-290-8702 to find out whether or not the deposit has been made. In Case of Errors or Questions About Your Electronic Transfers Telephone us at (661)-290-8702 or Write us at 27770 N Entertainment Dr. Valencia, CA 91355 or email us at Sunkistmember@gmail.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days 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 complaint or question. If we decide to do this, we will 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.