

you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us on time. NOTE: To protect your accounts and to lower your possible losses, never write your PIN on your card or carry it with your card.

If you believe your card has been lost or stolen or that someone has withdrawn or may withdraw money without permission, call 1-800-472-3272 within the U.S., or 0-973-656-2345 for collect calls outside the U.S. You may also call or write the main office:

**Baltimore County Employees Federal Credit Union**  
23 W. Susquehanna Avenue Towson, Maryland 21204  
410 828-4730 • 1-800-234-4730

Business days are Monday, Tuesday, Wednesday and Friday- 8:00 a.m. to 4:00 p.m.; Thursday- 8:00 a.m. to 6:00 p.m.

### **Cancellation**

You may cancel card privileges at any time by delivering all cards to us cut in half. We may cancel your ATM Card privileges at any time, and need not give you advance notice of such cancellation. You must return all ATM Cards immediately upon request.

### **Amendments**

From time to time, we may amend this agreement. If an amendment results in increased cost or liability to you, or places stricter limitations on the frequency or dollar amount of transactions, written notice of the amendment will be mailed to your current address as shown on our records at least 45 days before the effective date of the amendment.

*Your Finances. Our Promise.*

**Baltimore County** Employees  
Federal Credit Union

23 W. Susquehanna Avenue  
Towson, Maryland 21204

8640 Ridgely's Choice Drive  
Baltimore, Maryland 21236

410-828-4730 • 1-800-234-4730  
WWW.BCEFCU.COM



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# SAVINGS ATM CARD DISCLOSURE



*Your Finances. Our Promise.*

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**The Baltimore County Employees Federal Credit Union SAVINGS ATM Card**, hereinafter referred to as “ATM Card” is available for members who DO NOT have a Baltimore County Employees Federal Credit Union SmartCash VISA Check Card (Debit Card) or Checking account. Baltimore County Employees Federal Credit Union ATM Card is a part of PLUS, ACCEL/EXCHANGE, ALLPOINT and STAR networks and can be used at any ATM (Automated Teller Machine) for cash withdrawals, inquiries, and deposits (deposits at Baltimore County Employees Federal Credit Union ATMs only).

**SERVICE CHARGES**

Deposits .....	NO FEE
Up to (8) withdrawals per calendar month ...	NO FEE
(A \$1.00 fee for each withdrawal thereafter.)	
Fees will be deducted monthly on the last business day from the regular share savings account.	
Replacement Card .....	\$5.00 each
Replacement PIN .....	\$5.00 each
Check deposited at an ATM machine returned unpaid (NSF).....	\$15.00 each

You may be charged an additional ATM transaction “surcharge” at certain ATMs owned and operated by other institutions and not controlled by Baltimore County Employees Federal Credit Union. An institution charging an ATM transaction surcharge at their ATMs must disclose to you the amount of the surcharge before you complete your transaction and must give you the option to discontinue your transaction before you incur such a surcharge. Baltimore County Employees Federal Credit Union has no control over these surcharges and does not receive any portion of the surcharge.

**Limitations**

With the Baltimore County Employees Federal Credit Union ATM Card, you can withdraw up to \$500.00 a day, if there are sufficient funds in your account.

**In Case of Errors or Questions about Your Transactions**

Email or write us at the address below as soon as you can if you think your statement or receipt is wrong or if you need more information about the transaction listed on your statement or receipt. We must hear from you no later than 60 days after the first statement on which the problem or error appeared was sent to you.

1. Tell us your name and account number.

2. Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is in error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within ten (10) business days after we hear from you, and we 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 provisionally credit your account within ten (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 to complete our investigation. For accounts that were opened within the past 30 days (new members only), we may take up to 20 business days to investigate errors related to any EFT transaction, including foreign-initiated transactions. If we need more time, however, we may take up to 90 days to investigate your complaint or questions. If we decide to do this, we will credit your account so that you will have use of the money during the time it takes us to complete our investigation.

If we determine that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. If we have provisionally credited your account during the investigation and determine that there was no error, we will notify you of the date on which we will debit your account and the amount to be debited. You should make certain that your account contains sufficient funds to cover this debit.

**LIABILITY FOR UNAUTHORIZED TRANSFERS**

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50.00 if someone has used your card without permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your card and we can prove that we could have stopped someone from using your card without permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows card transactions that you did not make, tell us AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to