

**RIVERFRONT FEDERAL CREDIT UNION
MASTERMONEY™ DEBIT CARD AND ATM CARD
DISCLOSURE STATEMENT AND CARDHOLDER AGREEMENT**

In this disclosure and agreement:

The terms "you" and "your" refer to holders and any authorized users of a Riverfront MasterMoney debit card or a Riverfront ATM card issued by Riverfront Federal Credit Union.

- The terms "we", "us" and "our" refer to Riverfront Federal Credit Union.
- The term "account" means the savings, checking and/or personal line of credit you have with the credit union.
- The term "ATM" refers to an automated teller machine.
- The term "PIN" refers to your personal identification number.

DISCLOSURE STATEMENT

The purpose of this Disclosure Statement is to inform you of certain rights, which you have under the Electronic Funds Transfer Act. This Disclosure Statement applies to accounts that may be accessed using a Riverfront MasterMoney™ debit card or a Riverfront ATM card.

1) Riverfront ATM Card Services

The following services are available to you using your Riverfront ATM card at STAR®, PLUS® and HONOR® ATMs and where STAR is honored by participating merchants.

A. STAR® ATM Services. You may use your Riverfront ATM card with your PIN at STAR ATMs to request any of the following transactions for the account accessed by your Riverfront ATM card: Withdraw cash from your checking account and savings account.

- 1) Deposit cash, checks or drafts to your checking account and savings account.
- 2) Transfer funds between your checking account, savings account and Express Line of Credit.
- 3) Obtain the available balance(s) from your checking account, savings account and Express Line of Credit.
- 4) Make a cash advance from your Express Line of Credit.

Not all ATMs may accept deposits. There may also be limits on the amount of funds which you may deposit in certain ATMs.

B. PLUS® ATM Services. You may use your Riverfront ATM card with your PIN at any PLUS SYSTEM ATM to request any of the following transactions for the account accessed by your Riverfront ATM card:

- 1) Withdraw cash from your checking account and savings account.
- 2) Transfer funds between your checking account and savings account.
- 3) Obtain the available balance(s) from your checking account and savings account.
- 4) Make a cash advance from your Express Line of Credit.

C. HONOR® ATM Services. You may use your Riverfront ATM card with your PIN at any HONOR ATM to request any of the following transactions for the account accessed by your Riverfront ATM card:

- 1) Withdraw cash from your checking account and savings account.
- 2) Transfer funds between your checking account and savings account.
- 3) Obtain the available balance(s) from your checking account and savings account.
- 4) Make a cash advance from your Express Line of Credit.

D. STAR Purchase Transactions. You may use your Riverfront ATM card with your PIN to purchase goods and services where STAR is honored at participating merchants and/or to obtain cash where permitted by the merchant.

Unless the merchant has the capability of having you designate the account, checking or savings, from which you want the amount of all such purchases (including any cash obtained, if permitted) deducted, the amount will be deducted from your checking account. If you do not have a checking account, the amount will be deducted from your savings account. When you make a purchase using your Riverfront ATM card, you will be requesting us to withdraw funds from your account in the amount of the purchase and directing or ordering us to pay these funds to such merchant. Any purchase refund made by a merchant will be posted to your account.

2) Riverfront MasterMoney™ debit card Services

A. STAR, PLUS and HONOR ATM Services. You may use your MasterMoney debit card with your PIN to perform all of the above services that are available using a Riverfront ATM card.

B. MasterCard Purchase Transactions. You may also use your

MasterMoney debit card to pay for goods and services anywhere MasterCard debit cards are accepted. Funds to cover your purchases will be deducted from your checking account. If the balance in your checking account is not sufficient to pay the transaction amount, we may pay the amount and treat the transaction as a request to transfer funds from other share accounts or an Express Line of Credit you have established with us. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to us. In the event of repeated overdrafts, we may terminate all of the above services.

3) Limitations On the Use of Your Riverfront ATM Card and Riverfront MasterMoney debit card

A. Riverfront ATM Card Limitations. The ATM withdrawal limit is \$300 each day. You may also use your Riverfront ATM card to make purchases up to \$300.00 each day where ever STAR cards are accepted. You may withdraw funds from one or a combination of your accounts up to these limits provided the funds are available in your account.

The day for withdrawal and purchase limits starts at midnight each day and ends at midnight the next day. There are also certain limitations on the frequency of use of your Riverfront ATM card each day. These limitations are imposed and are not revealed for security purposes.

You will be denied the use of your Riverfront ATM card if you exceed the daily withdrawal or purchase limit, do not have adequate funds available in your account, you do not enter the correct PIN, or you exceed the frequency of usage limitation. There is a limit on the number of such denials permitted. If you exceed the limits, the ATM may not return your card. The number of attempts permitted is not revealed for security reasons.

B. Riverfront MasterMoney debit card Limitations. You may use your MasterMoney debit card to make purchases where ever STAR cards are accepted and/or withdrawals at an ATM up to \$300.00 each day. In addition, you may use your MasterMoney debit card to pay for goods and services anywhere MasterCard debit cards are accepted up to \$2500.00 each day. You may withdraw funds from one or a combination of your accounts up to these limits provided the funds are available in your account.

The day for withdrawal and purchase limits starts at midnight each day and ends at midnight the next day. There are also certain limitations on the frequency of use of the MasterMoney debit card each day. These limitations are imposed and are not revealed for security purposes.

You will be denied the use of the MasterMoney debit card if you exceed the daily withdrawal or purchase limit, do not have adequate funds available in your account, you do not enter the correct PIN, or you exceed the frequency of usage limitation. There is a limit on the number of such denials permitted. If you exceed the limits, the ATM may not return your card. The number of attempts permitted is not revealed for security reasons.

4) Account Transfer Limitations

For share accounts, excluding checking, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three of these six transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, restrictions may be placed on your account and a fee may be charged.

5) How to Contact Us

If you believe your Riverfront ATM card, MasterMoney debit card or your PIN has been lost or stolen or that an unauthorized transfer or purchase from any of your accounts has occurred or may occur, please contact us immediately by calling us at 1-800-451-3477 or writing us at:

**Riverfront Federal Credit Union,
430 South 4th St., Reading, PA 19602.**

A new card may be issued to you at that time and a "hold" will be placed on your old card. After such time, if you find your old card, you must notify us and return your old card to us. If you attempt to use your old card it may be captured and retained by the ATM.

6) Charges for Transactions

The fee schedule included with this document lists credit union fees pertaining to

Riverfront ATM cards and MasterMoney debit cards. We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the revised fee schedule. We will provide you with a notice of an increase in fees at least twenty-one (21) days prior to assessment or change in assessment.

7) Foreign Transactions

Transactions conducted in currencies other than United States currency will be converted to United States currency according to the rules and regulations of the MasterCard, PLUS or other networks. Currency conversion may occur on a date other than the transaction date. You are responsible for any fees for currency conversion charged by the networks and the amounts of currency converted.

8) NOTICE REGARDING ATM FEES BY OTHERS. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

9) Deposit and Funds Availability Information

A. Deposit Posting and Funds Availability (STAR Only). Deposits made at STAR ATMs are posted to your account according to the rules and regulations of that account and our funds availability policies. For the purpose of dividend calculations, the effective date of your deposit will be the actual date you made the deposit at the ATM. We reserve the right to verify the items so deposited before such funds are made available to you; however, you may withdraw against the amount posted up to the total amount of your deposit or \$300.00, whichever is less. The amount of funds you can withdraw against deposits is limited by your daily withdrawal limit. When all of the deposited funds become available, you may withdraw against the entire amount deposited up to the daily withdrawal amount.

B. Deposit Items and Removal. You may not deposit any coins, U.S. savings bonds, coupon bonds, treasury notes, foreign currency, foreign checks or drafts or other foreign items. Some STAR ATMs may not accept deposits. Some STAR ATMs may limit the amount of funds you may deposit. Deposited items are usually removed from the STAR ATM between noon and 3:00 p.m. each business day.

C. Deposit Locations. You may deliver cash, checks and other items at STAR ATMs located across the United States of America for deposit to your account. However, some STAR ATMs may not accept deposits (regulated by state laws) and certain other STAR ATMs may limit the amount of funds you deposit.

D. Deposit Discrepancy. If there is a discrepancy between the amount you present to the ATM for deposit and the amount you have indicated to the STAR ATM, we will adjust your account to reflect the amount we have received.

10) Record of Transaction

You will receive a printed receipt for each ATM or STAR or MasterCard purchase transaction that you make at the time of the transaction. You will receive a monthly statement showing the status of your account, transactions made during the past month, and any charges, which we may impose, for such services or transactions.

11) Procedure to cancel preauthorized transfers and liability for failure to stop payment

If you schedule a preauthorized transfer to be made from your account to a third party, you can stop payment of this transfer by calling us at (800) 451-3477 or writing us at the address in Section 5 above, in time for us to receive your request three business days or more before the transfer is scheduled to be made. When you make the request, you must tell us your name and account number, the name of the payee, specify the exact amount of the transfer you want stopped, and the date the transfer is scheduled to be made. If you call, we may require you to put your request in writing within fourteen days after you call. If we request and do not receive your written confirmation, the oral stop payment order may cease to be binding fourteen days after it was made. We may also require a copy of your notice informing the payee that you have revoked the pre-authorized transfer.

If you ordered us to stop a pre-authorized transfer to a third party as provided above and we do not do so, we will be liable for your losses or damages, unless we require and do not receive written confirmation of an oral stop payment request within the fourteen days and the transfer takes place after fourteen days, or you fail to give us proper instructions that would enable us to stop the transfer. Our liability for losses or damages may be limited to actual damages you have sustained if the failure to stop payment was due to a bona fide error, despite our

procedures to avoid such errors.

12) Liability for Unauthorized Transfers

CONTACT US IMMEDIATELY if you believe your Riverfront ATM card, MasterMoney debit card or PIN has been lost or stolen or may have been used without your permission. Telephoning us at 1-800-451-3477 is the best way of keeping your losses to a minimum. If you telephone us, we may require that you send us written confirmation of your notice to be received by us within ten business days of your phone call.

A. You could lose all your money in the account if you take no action to notify us of the loss of your Riverfront ATM card, MasterMoney debit card or PIN. If you notify us of the loss, your liability will be as follows: (See item B below for liability for MasterCard purchases made using your Riverfront MasterMoney debit card)

- If you contact us within two business days of the loss or your discovery of the loss, you can lose no more than \$50.00, if someone used your PIN and Riverfront ATM card or MasterMoney debit card without your permission.
- If someone used your PIN and Riverfront ATM card or MasterMoney Debit Card without your permission, you could lose as much as \$500.00 if you do NOT contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.
- Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days has expired, if we can prove that your contacting us would have prevented those losses.

B. If you believe that your Riverfront MasterMoney debit card was used for an unauthorized MasterCard purchase, the above limitations will not apply.

Instead, your liability for unauthorized MasterCard purchases using your Riverfront MasterMoney debit card will be as follows:

- If you believe your card has been lost or stolen, and you contact us within one business day of your discovery of the loss or theft, you will have no liability if someone used your card without your permission to make a MasterCard purchase.
- If you do not contact us within one business day after you learn of the loss or theft of your card, you can lose no more than \$50.00 if someone used your card without your permission to make a MasterCard purchase.
- Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days have expired, if we can prove that your contacting us would have prevented those losses.

13) Business Days

Our business days are Monday through Friday. Holidays or other days we are closed are not considered business days. The time periods contained in this Disclosure Statement are Eastern Standard Time.

14) In Case of Errors or Questions About Your Transactions

Telephone us at 1-800-451-3477 or write us at: Riverfront Federal Credit Union, 430 S. 4th St., Reading, PA 19602, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You must do the following:

- Tell us your name, account number and Riverfront ATM card number or MasterMoney debit card number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error. If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days.

After we hear from you, we will tell you the results of our investigation within 10 business days for ATM (other than international) transactions or 20 business days for purchase transactions and international transactions and will correct any error promptly. If we need more time, however, we may take up to 45 days for ATM (other than international) transactions or 90 days for purchase transactions and International transactions to investigate your complaint or question.

Agreements & Disclosures

- STAR® ATM Card
- MasterMoney™ Debit Card

to return to us the amount of any funds that we reimbursed you. We may also deduct from your accounts any funds that we reimbursed you if your claim is rejected.

You agree that we may place a hold on funds in your account, including any available overdraft protection, when the MasterMoney debit card is used to make a MasterCard purchase. You agree to release us from any liability for placing the hold on funds in your account because of a MasterCard purchase.

9) Amendment of this Agreement. We may change the terms of this Agreement at any time, including changes to services. We will notify you of the changes as required by law. Your use of the Riverfront MasterMoney debit card or Riverfront ATM card or any additional service(s) after the effective date of change will constitute your acceptance of and agreement to the change.

10) Ownership. The Riverfront MasterMoney debit card or Riverfront ATM card are our property. You will surrender it to us upon our request. We have the right to revoke or to refuse to issue or reissue any card at any time, without cause or notice. Your Riverfront MasterMoney debit card or Riverfront ATM card privileges may be revoked if any of the accounts that are tied to the Riverfront MasterMoney debit card or Riverfront ATM card become overdrawn.

FEE SCHEDULE

The following fees, if applicable, will be deducted from your savings account.

MasterMoney Debit Card Monthly Service Fee	FREE
ATM Card Monthly Service Fee:	
Any member with total credit union funds on deposit of \$250 or more*	FREE
Any member with a Riverfront Visa card	FREE
Any member with a loan at Riverfront	FREE
All other members	\$ 4.00
MasterMoney Debit Card Reissue Fee	\$ 2.00
Withdrawal under the amount of \$25 at an ATM	\$.75
Each withdrawal exceeding 6 per month at an ATM	\$.75
<i>Note: Members age 14 through 22 are only charged for withdrawals exceeding 10 per month at an ATM</i>	
Each withdrawal and transfer made at a PLUS ATM	\$ 1.50
Balance Inquiry	\$.25
Additional card requested, including a card ordered to change your PIN	\$ 2.00
Returned Item Fee	\$ 5.00
Overdrawing your account**	\$20.00

*Total credit union funds on deposit is the total of all balances in your Share Accounts (Savings, Christmas, Money Market Accounts, etc.), checking account and certificates at the end of the month.

**Any negative amount is due and payable immediately. If not paid, reasonable collection costs and attorney fees will also be charged.

This fee schedule is accurate as of the effective date of this pamphlet. You may contact the credit union to receive a current schedule at any time.

Riverfront Federal Credit Union
 430 South 4th Street
 Reading, PA 19602
 (610) 374-8351 o (800) 451-3477



MASTERMONEY™ DEBIT AND ATM CARDHOLDER AGREEMENT

1) Riverfront MasterMoney™ Debit Card and ATM Card Agreement. This agreement covers the use of your Riverfront MasterMoney debit card or Riverfront ATM card with the accounts and services described in the Disclosure Statement and this Agreement. By using the Riverfront MasterMoney debit card or Riverfront ATM card or permitting another person to use it you agree to the terms of this Agreement for the card and services requested by you.

2) Riverfront MasterMoney debit card or Riverfront ATM Card Disclosure Statement. Our Disclosure Statement, which is required by Federal Law, contains additional terms that are part of this Agreement. If there are any inconsistencies between the Disclosure Statement and this notice, the Disclosure Statement will govern.

3) Accounts and Services. You have the account with us listed on your application form for the Riverfront MasterMoney debit card or Riverfront ATM card. You request that we issue to you one or more cards to be used with these accounts and any other accounts that you may add at a later date, as described in the Disclosure Statement and this Agreement.

4) Account Rules and Regulations. You agree that the uses of the Riverfront MasterMoney debit card or Riverfront ATM card described in this Agreement are subject to the rules and regulations of each account which is accessed by such services.

5) Use of the PIN. The PIN used with the Riverfront MasterMoney debit card or Riverfront ATM card at an ATM acts as your signature. The PIN identifies the bearer of the card to the ATM and validates the directions given just as your actual signature and other proof to identify you and validate your directions to us.

A merchant which accepts the Riverfront MasterMoney debit card or Riverfront ATM card for a purchase transaction may have an electronic terminal (merchant operated or self-service) which requires the use of your PIN. The use of your PIN at a merchant's terminal with the card validates the directions given just as your actual signature and other proof to identify you and validate your directions to us.

Your PIN is an identification code that is personal and confidential. The use of the PIN with the Riverfront MasterMoney debit card or Riverfront ATM card is a security method by which we are helping you to maintain the security of your account. Therefore, YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS YOUR PIN.

6) Liability for Unauthorized Transactions. You agree to contact us at once if you believe your Riverfront MasterMoney debit card or Riverfront ATM card issued to you or your PIN has been lost or stolen or money is missing from your account. You agree to cooperate with us in the investigation of any claim or dispute and provide us with information and documentation as may be necessary in order to submit your claim or dispute to the MasterCard or STAR networks for resolution. YOU AGREE THAT IF YOU GIVE YOUR PIN AND/OR RIVERFRONT MASTERMONEY DEBIT CARD, OR RIVERFRONT ATM CARD OR NUMBER(S) TO SOMEONE ELSE TO USE, YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND YOU WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

If a Riverfront MasterMoney debit card or Riverfront ATM card is issued for a joint account, each joint account holder will be jointly and severally liable under the terms of this Agreement and the agreement for such account. If we make funds available to you from deposits prior to their collection, you agree to promptly pay to us any funds which are not collected. We may also deduct from your accounts any funds that not collected.

Additional terms about your and our liability that are part of this Agreement are provided in the Disclosure Statement.

7) Charges. You agree to pay and authorize us to charge your account for the charges or transaction fees which are charged by us for our services.

8) Purchase Transactions. If a valid MasterCard or STAR purchase transaction occurs using your Riverfront MasterMoney debit card or Riverfront ATM card and you have a dispute concerning the goods or services purchased, we may assist you in resolving the dispute. This may involve submitting your claim to the MasterCard or STAR networks for review and resolution. If a merchandise or service dispute is submitted, we may reimburse you for the amount of the transaction pending resolution of your claim. If your claim is rejected, you agree

If we decide to do this, we will re-credit your account within 10 business days if it is an ATM (other than international) transaction or 20 business days if it is a purchase transaction or international transaction 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 do not receive your complaint or question in writing within 10 business days, we may not recredit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

15) Disclosure of Account Information

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

- A. where it is necessary to complete transactions;
- B. to verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau or merchant;
- C. in accordance with your written permission;
- D. in order to comply with court orders or government or administrative agency summonses, subpoenas, orders, examinations and escheat reports; and/or
- E. on receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

16) Our Liability for Failure to Complete an Electronic Funds Transfer Transaction

If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:

- A. there are insufficient funds in your account to complete the transaction through no fault of ours;
- B. the funds in your account are unavailable;
- C. the funds in your account are subject to legal process;
- D. the transaction you request would exceed the funds in your account plus any available overdraft credit;
- E. the ATM has insufficient cash to complete your transaction;
- F. your card has been reported lost or stolen or your card privileges have been suspended and you are using the reported card;
- G. we have reason to believe that the transaction requested is unauthorized;
- H. the failure is due to an equipment breakdown which you knew about when you started the transaction at an ATM or merchant terminal;
- I. the failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure or by another cause beyond our control;
- J. you attempt to complete a transaction at an ATM or merchant terminal which is not a permissible transaction listed above; or
- K. the transaction would exceed security limitations on the use of your Riverfront ATM card or MasterMoney debit card. In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

17) LIMITATION OF OUR LIABILITY. UNLESS OTHERWISE REQUIRED BY LAW, WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE USE OF THE CARDS AND SERVICES DESCRIBED IN THIS DISCLOSURE STATEMENT AND THE RIVERFRONT MASTERMONEY DEBIT CARD AND ATM CARD AGREEMENT, INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES.

WE WILL ALSO NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM ANY PROGRAMS, SERVICES OR INSURANCE OFFERED WITH THE RIVERFRONT ATM CARD OR RIVERFRONT MASTERMONEY DEBIT CARD OR GOODS OR SERVICES PURCHASED USING ANY OF THE CARDS AND SERVICES DESCRIBED IN THIS DISCLOSURE STATEMENT AND THE RIVERFRONT MASTERMONEY DEBIT CARD AND ATM CARD AGREEMENT, INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES.