

**ELECTRONIC FUND TRANSFERS  
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

**TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS**

(a) **Prearranged Transfers.**

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your  checking and/or  savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your  checking and/or  savings account(s).

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(b) **Telephone Transfers.** You may access your account(s) by telephone at 1-888-833-5589, 24 hours a day using a touch tone phone, your account numbers, and personal identification number to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from Money Market to Savings or Checking
- Transfer funds from Savings or Checking to Money Market
- Make payments from checking to loan accounts with us
- Make payments from Savings to Loans with us.
- Make payments from Checking to Loans with us
- Get checking account(s) information
- Get savings account(s) information
- Please see limitations on frequency of transfers section regarding limitations that apply to transfers
- Get loan information

(c) **ATM Transfers.** You may access your account(s) by ATM using your ATM or Debit Card

- \_\_\_\_\_ and personal identification number to:
- Make deposits to checking accounts
  - Make deposits to savings accounts
  - Get cash withdrawals from checking accounts you may withdraw no more than \$500.00 per day
  - Get cash withdrawals from savings accounts you may withdraw no more than \$500.00 per day
  - Transfer funds from savings to checking
  - Transfer funds from checking to savings
  - Transfer funds from Savings or Checking to Money Market account
- Make payments from checking account to \_\_\_\_\_

Make payments from \_\_\_\_\_ to \_\_\_\_\_

- Get checking account(s) information
- Get savings account(s) information

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Some of these services may not be available at all terminals

(d) **Point-Of-Sale Transactions.**

Using your card:

- You may access your  checking account  or Savings account(s) to purchase goods ( in person,  by phone,  by computer), pay for services ( in person,  by phone,  by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

You may not exceed more than \$ 2,500.00 in transactions per day.

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Some of these services may not be available at all terminals

(e) **Computer Transfers.** You may access your account(s) by computer by going to WWW.CITYOFBOSTONCU.COM

\_\_\_\_\_ Using your user name \_\_\_\_\_ and using your password \_\_\_\_\_ to:

- Transfer funds from checking to savings
  - Transfer funds from savings to checking
  - Transfer funds from Money Market to Savings or Checking
  - Transfer funds from Savings or Checking to Money Market
- Make payments from checking to loan accounts with us
- Make payments from Savings to Loans with us.
- Make payments from \_\_\_\_\_ to \_\_\_\_\_
- Get checking account(s) information
  - Get savings account(s) information
  - Get history on all accounts.

If you choose, received Electronic Statements which will be stored for you up to a year.

