

# **e-Check Card**

## **EFCU's Visa® Check Card**

### **TYPES OF VISA CHECK CARD (e-CHECK CARD) POINT-OF-SALE TRANSACTIONS**

You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a ATM or merchant, if the merchant permits, or from a participating financial institution.

### **FEES**

Refer to Item 6 of EFCU's Electronic Funds Transfer Agreement.

### **CONFIDENTIALITY**

Refer to Item 8 on EFCU's Electronic Funds Transfer Agreement and EFCU's Privacy Policy.

### **DOCUMENTATION**

Refer to Item 9 of EFCU's Electronic Funds Transfer Agreement.

### **FINANCIAL INSTITUTION LIABILITY**

Refer to Item 11 of EFCU's Electronic Funds Transfer Agreement.

### **UNAUTHORIZED TRANSFERS AND CONSUMER LIABILITY**

Refer to Item 1 of EFCU's Electronic Funds Transfer Agreement.

### **Additional Limits on Liability for Visa Check Card using your card as a credit card:**

- **Visa Zero Liability Policy** – If you choose to use your Visa e-Check card as a credit (non PIN transaction) you as the cardholder have \$0 liability. The Zero Liability Policy covers all Visa credit and debit card transactions processed over the Visa network, online or off. The only transactions not covered under the Zero Liability Policy are commercial card, ATM and non-Visa branded PIN transaction.

### **CONTACT IN EVENT OF UNAUTHORIZED TRANSFER**

Refer to Item 2 of EFCU's Electronic Funds Transfer Agreement.

### **USING YOUR DEBIT CARD TO ACCESS YOUR LINE OF CREDIT**

EFCU has a credit line account, which includes access to a line of credit with a VISA Check Card. The access falls within the definition of a "credit card" in Regulation Z. If I/We have been approved for a Line of Credit, I/we authorize EFCU to permit me/us to access my/our Line of Credit through an automatic teller machine.

### **ILLEGAL USE OF VISA CHECK CARD (e-Check Card)**

Cardholder may use the Visa Check Card (e-Check Card) for any transaction permitted by law. Cardholder agrees that illegal use of the Visa Check Card, e.g., illegal Internet gambling, will be an action of default and/or breach under the agreement with the Credit Union. If illegal use of the Visa Check Card occurs, the Credit Union may, in its sole discretion, terminate use of the Visa Check Card and any related services. If Cardholder or anyone with Cardholder's authorization (actual or implied) directly or indirectly uses the Visa Check Card for illegal purposes, Cardholder will waive any Cardholder's claims against the Credit Union arising out of or related to such use and indemnify the Credit Union and hold it harmless from any lawsuits or other legal action or liability, directly or indirectly, resulting from illegal use.

### **ERROR RESOLUTION NOTICE**

Refer to Item 12 of EFCU's Electronic Funds Transfer Agreement.

### **BUSINESS DAYS**

Refer to Item 3 of EFCU's Electronic Funds Transfer Agreement.