Transactions made during the past month and any charges which we may impose for such services or transactions.

Terminal Receipt: You have the right to request and receive a record of any transaction initiated by your debiting another person's account in any legal proceeding and constitutes proof of the legal transaction.
LIMITATIONS ON FREQUENCY AND AMOUNT
If you are using a debit card, you must notify us within 24 hours of the unauthorized transaction. Otherwise, you may have to pay up to $50 if someone fraudulently used your card. However, if you are using a credit card, you must notify us within 60 days of the unauthorized transaction to avoid liability. The limit on liability will increase over time. If your account is a savings account, federal law requires that an account holder may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month, to another of your accounts with us or to a third party. No more than six (6) transfers may be made by check, draft, debit card, or similar order made by you and payable to third parties. If you exceed these limits, we will not honor the item. Your account may be subject to closure. Please refer to the Deposit Account Agreement available at any HFCU office for additional limitations related to preauthorized debits.

There is no limit on the amount of any transfer or withdrawal from the available funds in your checking or share draft account. Information may not reflect all transactions since the previous day’s balance and may include funds which are not subject to immediate withdrawal.

FEES AND CHARGES ON ONLINE SERVICE
There is a charge for each check pulled through our Automatic Clearing House (ACH) system and are told that “the system is not available” or no connection is made, please check back later when service is restored. The Telephone Telephone number is (607) 772-6845.

GOVERNMENT AND OTHER DIRECT DEPOSITS
These items will be deposited to your account through the ACH system.

Types of preauthorized transfers — you may arrange for us to complete the following preauthorized transfers to your checking or main savings account:
• Transfers of funds between your savings/checking accounts and/or
  specific loan accounts.
• Payments on your loan accounts.
• Withdrawals from your savings/checking account.
• Credit card payments.
• Payment on your loan accounts.
• Inquiries on your account balance and may include funds which are not subject to immediate withdrawal.

FEES FOR CHARGES OR TRANSACTIONS
You receive six (6) ATM/POS (transaction) free per month. There is a charge of $1.00 each for transaction over (6). We do not charge for transactions initiated by you. A replacement card fee will be assessed $5.00 per card.

Other ATM fees
When you use an ATM owned by HFCU, you may be charged a fee by the ATM operator or any network used. In addition you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

VISA DEBIT/CHART CARD
BRIEF DESCRIPTION
This card can be used either as an ATM card or a Point of Sale (POS) card. If you use the POS option and the merchant utilizes a “PIN Pad,” you may have to enter your PIN (the same PIN that you have assigned to your ATM transactions.) The withdrawal will be deducted from your account immediately, the same way that ATM withdrawals are deducted. Types of Transfers: You may use the ATM card and PIN issued to you to initiate transactions at ATMs of ours, within the networks identified on your card and such other facilities as we may designate from time to time. You may use your card to (some of these services may not be available at all ATMs):
• Withdraw cash from your checking account.
• Withdraw cash from your savings account.
• Transfer funds between your checking and savings accounts.
• Obtain balance information on your accounts.
• Pay for purchases from merchants who have agreed to accept the POS/Debit Card.

LIMITATIONS ON FREQUENCY AND AMOUNT
You may make up to four (4) cash withdrawals from ATMs per day. You may make up to $2,500.00 per day through a POS machine. There is a charge of $1.00 for each withdrawal/transaction per month.

LIMITATIONS ON FREQUENCY AND AMOUNT
If your account is a savings account, federal law requires that an account holder may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle to another of your accounts with us or to a third party. No more than six (6) transfers may be made by check, draft, debit card, or similar order made by you and payable to third parties. If you exceed these limits, we will not honor the item and a fee of $25.00 may be charged for denied (returned) items. Your account may be subject to closure. Please refer to the Deposit Account Agreement and Discount Available at any HFCU office for additional limitations related to preauthorized debits.

FEES AND CHARGES
Please refer to the Fee Schedule that you received upon opening your account regarding these and other charges applied to ATM, EFT transactions. This brochure can be obtained at any HFCU office. Charges may be changed from time to time by us with appropriate notice to you. Fees and Charges for Electronic Fund Transfer (EFT) transactions. This fee schedule can be obtained at any HFCU office. Entries initiated with these methods and subsequently posted to your checking account may be subject to the service charges just as if you had actually written a check.

LIMITATIONS ON FREQUENCY AND AMOUNT
You may use your card to (some of these services may not be available at all ATMs):
• Withdraw cash from your checking account.
• Withdraw cash from your savings account.
• Transfer funds between your checking and savings accounts.
• Obtain balance information on your accounts.
• Pay for purchases from merchants who have agreed to accept the POS/Debit Card.

FEES AND CHARGES
Please refer to the Fee Schedule that you received upon opening your account regarding these and other charges applied to ATM, EFT transactions. This brochure can be obtained at any HFCU office. Entries initiated with these methods and subsequently posted to your checking account may be subject to the service charges just as if you had actually written a check.

Point of Sale
This section pertains only to Point of Sale (POS) transactions. You have accounts with us which have been issued as a VISA Check Card or VISA Debit Card. Please refer to the sections on ATM card and VISA Debit Check Card for further information regarding these types of products.

Types of Transactions
You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the POS/Debit Card. If you use the POS option, the card may be used at ATMs in our network which are identified on your card and such other terminal as the Credit Union may designate from time to time. POS transactions will be debited to your checking account. POS transactions involving a refund will be credited to your checking account.

LIMITATIONS ON FREQUENCY AND AMOUNT
You may use your card to (some of these services may not be available at all ATMs):
• Pay certain recurring bills from your checking or savings account.
• A $25.00 stop payment charge may apply.

There is a charge for each check pulled through our Automatic Clearing House (ACH) system.

Types of preauthorized transfers — you may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:
• Pay certain recurring bills from your checking or savings account.
• A $25.00 stop payment charge may apply.

There is a charge for each check pulled through our Automatic Clearing House (ACH) system.