

Disclosure and Agreement for Hughes Federal Credit Union Online and Electronic Services Electronic Services Agreement and Disclosure

This Disclosure and Agreement is provided in accordance and compliance with the Electronic Funds Transfer Act (15 USC Section 1693 et seq.) and Regulation E (12 CFR 205 et seq.) to inform you of certain terms and conditions of the Electronic transfer services you have requested.

At the present time, Hughes Federal Credit Union offers several types of services that may be accomplished by electronic transfer:

- Pre-authorized deposits of your net paycheck.
- Payroll deductions.
- Pension check deposits.
- Federal recurring payments (for example Social Security payments).
- Certain pre-authorized payments from your account (for example insurance premiums).
- Certain pre-authorized transfers.
- Certain point-of-sale transactions.
- Electronic funds transfer transactions conducted at Automated Teller Machines (ATMs) identified in the ATM Disclosure section below.

Disclosure information applicable to all electronic services offered by Hughes Federal Credit Union is given below, with certain specific disclosure information for each service following in separate sections.

You understand that the agreements and rules, and regulations applicable to any of your accounts (including, for example: Share Savings Accounts, Share Draft Checking Accounts, Holiday Club Accounts, Term Share Accounts, and other applicable accounts) remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

You understand that by retaining, using, or allowing others to use the electronic services offered by Hughes Federal Credit Union, you are agreeing to be bound by the Terms and Conditions of the Share Accounts Information and Disclosures Booklet, the applicable Truth in Savings Disclosure, and the Electronic Services Agreement and Disclosure, receipt of which is hereby acknowledged.

Members of Hughes Federal Credit Union that wish to apply for eBranch online banking services must meet the eligibility requirements set forth by Hughes Federal Credit Union. Generally, conditions that prevent approval for the use of Hughes Federal Credit Union's online banking services include, but are not limited to:

- Delinquent conditions on Hughes Federal Credit loans or credit card accounts where the loan or credit card account is delinquent 30 days or more;
- Certain insufficient funds conditions on Hughes Federal Credit Union Share Draft Checking Accounts;
- Overdrawn conditions on Hughes Federal Credit Union Share Savings Accounts;
- Any member that has caused a loss to Hughes Federal Credit Union; or
- Other conditions deemed appropriate and in accordance with Hughes Federal Credit Union's board of director approved policies and procedures.

GENERAL DISCLOSURES
APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure: With the exception of Hughes Federal Credit Union's established holiday schedule, the Credit Union's business days are Monday through Friday with daily hours as follows:

Wetmore Branch

971 W. Wetmore

(Near Tucson Auto Mall)

Tucson AZ

Office Hours:

Monday-Thursday 9 am-5 pm

Drive-in Hours: 7:30 am-5 pm

Friday 9 am-6 pm

Drive-in Hours: 7:30 am-6 pm

Saturday 9 am-5 pm

Drive-in Hours: 9 am-5 pm

ATMs (2 Drive-up)

Hermans Road Branch

951 E. Hermans Road

Tucson AZ

Office Hours:

Monday-Thursday 9 am-5 pm

Drive-in Hours: 7:30 am-5 pm

Friday 9 am-6 pm

Drive-in Hours: 7:30 am-6 pm

ATM (No Surcharges)

Speedway Branch

3131 E. Speedway Blvd.

(East of Country Club on north side)

Tucson AZ

Office Hours:

Monday-Thursday 9 am-5 pm

Drive-in Hours: 7:30 am-5 pm

Friday 9 am-6 pm

Drive-in Hours: 7:30 am-6 pm

ATM (No Surcharges — limited access inside the branch during business hours only. Cash withdrawals, no deposits)

Pantano Branch

280 N. Pantano Road

(North of Broadway Boulevard, East side of Pantano Rd.)

Tucson AZ

Office Hours:

Monday-Thursday 9 am-5 pm

Drive-in Hours: 7:30 am-5 pm

Friday 9 am-6 pm

Drive-in Hours: 7:30 am-6 pm

Saturday 9 am-1 pm

Drive-in Hours: 9 am-1 pm

ATM (2)(No Surcharges)

Thornsdale Branch

7970 N. Thornsdale Road

(Across from Mountain View Postal Station)

Tucson AZ

Office Hours:

Monday-Thursday 9 am-5 pm

Drive-in Hours: 7:30 am-5 pm

Friday 9 am-6 pm

Drive-in Hours: 7:30 am-6 pm

Saturday 9 am-1 pm

Drive-in Hours: 9 am-1 pm

ATM (No Surcharges)

Rita Road Branch

(UA Science and Technology Park)

9052 S. Rita Road

Tucson AZ

Office Hours:

Monday-Friday 8:30 am-4:30 pm

ATM (No Surcharges)

Voyager Branch

8701 S. Kolb Road

Tucson AZ

Office Hours:

Monday-Friday 8:30 am-4:30 pm

ATM Available

The electronic access system hours are normally 24 hours a day, 7 days a week. ATMs are normally scheduled to be in service every day of the week, including Saturday and Sunday during the hours outlined below under the heading "Limitations on Frequency and Dollar Amounts of Transactions," but ATMs at some locations may not always be accessible or open during specified hours.

Disclosure of Information to Third Parties: Hughes Federal Credit Union will disclose information to third parties about your account or the transactions you engage in:

1. When it is necessary to complete an electronic transaction; or
2. In order to verify the existence of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency or court order, or any legal process; or

4. If you give Hughes Federal Credit Union your written permission.

In Case of Errors or Questions about My Electronic Services Transaction, or to Report a Stolen Card: 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, you must telephone Hughes Federal Credit Union at: (520) 794-8341 (Tucson) or toll free at (800) 253-8245 (U.S.); or write Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900 or email us at our secure email on our Web site at www.hughesfcu.org or at email@hughesfcu.org (non-secured).

For Visa Check (Debit) Cards Only: During regular business hours, call the numbers listed above. If during non business hours or holidays you want to report a lost or stolen Visa Check (Debit) Card call (800) 554-8969.

Hughes Federal Credit Union must hear from you no later than 60 days after Hughes Federal Credit Union sends you the FIRST statement on which the problem or error appeared. You will:

1. Tell Hughes Federal Credit Union your account number;
2. Describe the error or the transaction your are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and
3. Tell Hughes Federal Credit Union the dollar amount of the suspected error.

If you tell Hughes Federal Credit Union orally, Hughes Federal Credit Union requires that you send your complaint or question to Hughes Federal Credit Union in writing within ten (10) business days.

Hughes Federal Credit Union will tell you the results of our investigation within ten (10) business days after Hughes Federal Credit Union hears from you and will correct your error promptly. If Hughes Federal Credit Union needs more time; however, Hughes Federal Credit Union may take up to (45) business days to investigate your complaint or question. If Hughes Federal Credit Union decides to do this, your account will be provisionally credited within ten (10) business days for the amount you think is in error, so that you will have use of the money during Hughes Federal Credit Union's investigation. If Hughes Federal Credit Union does not receive your complaint or question in writing within ten (10) business days, Hughes Federal Credit Union is not required to provisionally credit your account during the additional time that may be required to investigate your complaint or question.

For transactions made as a result of point-of-sale usage, or transactions initiated outside of the United States, Hughes Federal Credit Union may take up to ninety (90) calendar days to complete its investigation, and Hughes Federal Credit Union will provisionally credit your account within twenty (20) calendar days.

If Hughes Federal Credit Union determines that there was no error, Hughes Federal Credit Union will send you a written explanation within three (3) business days after Hughes Federal Credit Union finishes its investigation. You may request copies of the documents that Hughes Federal Credit Union used to perform its investigation.

Hughes Federal Credit Union's Liability for Failure To Make or Complete Electronic Funds Transactions: If Hughes Federal Credit Union does not properly complete an electronic funds transaction to or from your account on time or in the correct amount according to Hughes Federal Credit Union's agreement with you, Hughes Federal Credit Union may be liable for your losses and damages. However, there are some exceptions. Hughes Federal Credit Union will not be liable, for instance if:

1. Circumstances beyond Hughes Federal Credit Union's control (such as fire, flood, or earthquake) prevent the transaction, despite reasonable precautions;
2. Through no fault of Hughes Federal Credit Union, you do not have enough money in your account (or sufficient collected funds) to make a transaction;
3. The funds in your account are subject to uncollected funds hold, legal process or other circumstances restricting such transfer or payment;
4. Hughes Federal Credit Union has received incorrect or incomplete information from you or from third parties (for example: the U.S. Treasury, an automated clearing house, or a terminal owner);
5. The ATM or Network ATM was not working properly and you knew about this breakdown when you started the transaction;
6. The ATM or Network ATM where you made the transaction did not have enough cash or cash in the denominations requested;
7. Your ATM Card or PIN (Personal Identification Number) has been reported lost or stolen, has expired, is damaged so that the ATM or Network ATM cannot read the encoding strip(s), is inactive due to non-use, is retained by Hughes Federal Credit Union due to your misuse or suspected fraudulent activities, is retained by Hughes Federal Credit Union at your request, or because your PIN has been repeatedly entered incorrectly;
8. The transaction would exceed your Overdraft Protection Account limit or your Line of Credit limit;
9. Hughes Federal Credit Union's failure to complete the transaction is done to protect the security of your account and/or the electronic terminal system;
10. You make an error keying in your deposit, Hughes Federal Credit Union is not responsible for bounced checks, forfeited dividends and other consequences that may result;
11. The payee mishandles or delays a payment by the online Bill Pay service;
12. There may be other exceptions provided in the regulations of the Board of Governors of the Federal Reserve System.

Provided that none of the forgoing exceptions to the service performance obligations are applicable, if Hughes Federal Credit Union causes an incorrect amount of funds to be removed from your account, or caused funds from your account to be directed to a person or entity that does not comply with your bill payment instructions, Hughes Federal Credit Union shall be responsible for returning the improperly transferred funds to your account and for directing to the proper recipient any previously misdirected bill payments or transfers.

THE FOREGOING SHALL CONSTITUTE HUGHES FEDERAL CREDIT UNION'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL HUGHES FEDERAL CREDIT UNION BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY HEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE, AND/OR SERVICE.

Charges for Electronic Funds Transaction Services: Charges associated with your electronic funds transactions are disclosed in Hughes Federal Credit Union's schedule of Fees and Charges that accompanies this Disclosure and Agreement or are contained in the Rate and Fee Schedule brochure you have received. For example:

- A stop payment on a pre-authorized electronic payment may be subject to a fee as disclosed in Hughes Federal Credit Union's Schedule of Fees and Charges for each stop payment order you give.
- If you request a copy of the documentation relative to an ATM transaction (except if the

documentation is for the resolution of a billing error) a fee equal to Hughes Federal Credit Union's reasonable cost of reproduction may be charged.

- Any fees charged will be deducted from your Share Draft Checking Account, Main Share Account, or other account(s).

If you have been issued an additional card(s) for a joint owner(s) on your account, any transaction fees in Hughes Federal Credit Union's Schedule of Fees and Charges that apply will be based on combined transactions. Withdrawals from more than one account or additional withdrawals from the same account during a single access will be counted as multiple withdrawals. Transaction fees will be charged to your account within two days from the day they were incurred. The fee will not be recorded on the transaction acknowledgment produced by the ATM, but will be itemized on your monthly statement.

You may be subject to additional fees imposed by another financial institution or merchant when performing ATM and/or point-of-sale transactions. This practice is known as "surcharging" and is in addition to any ATM fees charged by Hughes Federal Credit Union.

Change in Terms: Hughes Federal Credit Union may change the terms and charges for the services indicated in this Electronic Services Disclosure and may amend this Disclosure and Agreement from time to time. If you have an account with Hughes Federal Credit Union through which electronic transactions are being processed, you will receive written notice at least twenty-one (21) days prior to the effective day of the change(s), or as otherwise provided by law.

Disclosure of Delayed Funds Availability: Automated Teller Machine (ATM) deposits, in accordance with Regulation CC, will have the first \$100 of your deposit made available at the time of deposit. Additional funds will generally be made available during the next business day, upon verification. Longer hold periods may apply. Hughes Federal Credit Union may also place a hold for uncollected funds that you deposit through an ATM. This could delay your availability to withdraw such funds. Further details are set forth in Hughes Federal Credit Union's "Disclosure of Funds Availability Policy" or you may consult a Credit Union Member Service Representative. Hughes Federal Credit Union is not responsible for delays in deposit posting that may occur due to improper keying of any transaction or improper identification on the deposit envelope. Information accompanying a deposit at an ATM should include your name, your account number, and should indicate which account(s) or loan(s) the funds are to be applied to.

Termination of Electronic Services: You may, by prior written request, terminate any of the electronic services provided for in this Disclosure and Agreement. Hughes Federal Credit Union may terminate your right to make electronic funds transfers at any time upon written notice. If you ask Hughes Federal Credit Union to terminate your account or the use of your ATM Card, you will remain liable for subsequent transactions performed by any other party to your account.

Service Changes and Discontinuation: Hughes Federal Credit Union may modify or discontinue any Electronic Services for abuse, with or without notice, without liability. The Credit Union reserves the right, subject to applicable laws and regulations, to terminate my right to use Electronic Services at any time and for any reason, including, without limitation, if Hughes FCU, in its sole judgment, believes I have engaged in conduct or activities that violate any of the terms of this Agreement or, if I provide false or misleading information or interfere with other users or in the administration of Electronic Services. Effective August 1, 2008.

Periodic Statements: Your electronic payments and transfers will be indicated on monthly statements Hughes Federal Credit Union provides or makes accessible by mail, electronically, or by some other means.

Notice and Communication: Except as otherwise provided in this agreement, all notices required to be sent to you will be effective when Hughes Federal Credit Union mails or delivers them to the last known address that Hughes Federal Credit Union has for you in the Credit Union's records or when Hughes Federal Credit Union makes such notices available to you through other means including electronic delivery methods or other delivery methods. Notices from you will be effective when received by mail at the address specified in the Agreement.

Collections: You agree that Hughes Federal Credit Union shall be entitled to recover any money that you owe as a result of your use, or the use by anyone you have provided with access to, any of Hughes Federal Credit Union's electronic services and you agree to repay any amounts that create an overdrawn balance immediately upon demand. You may be charged an overdraft fee. Hughes Federal Credit Union has a security interest in your present and future shares and has the right to apply such shares to any money you owe. If any legal action is required to collect money you owe, you agree to pay all costs of collection, including reasonable attorney's fees, court costs, and other charges incurred for enforcing Hughes Federal Credit Union's rights under this Agreement.

Severability: If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Applicable Law: This Agreement shall be construed and governed by applicable Federal Laws and Regulations and Laws of the State of Arizona.

No Waiver: No delay or omission on Hughes Federal Credit Union's part in exercising any rights or remedies shall operate as a waiver of such rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

**ADDITIONAL DISCLOSURES APPLICABLE TO PRE-AUTHORIZED DEPOSIT
OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS,
AND FEDERAL RECURRING PAYMENTS**

If you have arranged to have pre-authorized electronic deposit of your net paycheck, payroll deductions, pension checks, or federal recurring payments (for example Social Security Payments), the following information applies to you:

Account Access: Pre-authorized deposits may be made to your account(s).

Notification of Pre-Authorized Deposits: If you have arranged with a third party (for example the Social Security Administration) to make pre-authorized deposits to your account at least once every 60 days, that third party making pre-authorized deposits may have agreed to notify you every time the third party sends Hughes Federal Credit Union money to deposit to your account. If you have made such an arrangement, you may telephone (520) 794-8341 or (800) 253-8245 and Hughes Federal Credit Union will advise whether or not the pre-authorized deposit has been made.

Documentation of Pre-Authorized Deposits: You will receive a monthly account statement for each month in which a pre-authorized deposit is made, but at least quarterly if no pre-authorized deposits are made. However, if the only electronic service you have with Hughes Federal Credit Union is a preauthorized deposit(s), then Hughes Federal Credit Union reserves the right to send you a quarterly statement only.

**ADDITIONAL DISCLOSURES APPLICABLE
TO PRE-AUTHORIZED PAYMENT SERVICES**

If you have requested a pre-authorized payment from your account with Hughes Federal Credit Union (for example: pre-authorized payment of insurance premiums), the following information applies to you:

Right to Receive Documentation of Pre-Authorized Payment.

Initial Authorization: You can get copies of the pre-authorized payment documentation from the third party being paid at the time you give them the initial authorization.

Account Access: Pre-authorized payments may be made from your Main Share Savings Account, Daily Share Savings Account, and Share Draft Checking Account only.

Notice of Varying Amounts: If your pre-authorized payment varies in amount, the party who will receive the payment is required to tell you ten (10) days before each such payment, when the payment will be made and how much the payment will be. You may agree with the person being paid to receive this notice only when the payment will differ more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Periodic Statement: You will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

Right to Stop Pre-Authorized Payment: If you want to stop a pre-authorized payment(s), you must call Hughes Federal Credit Union at the following telephone number: (520) 794-8341 or (800) 253-8245, or write to Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900, in time for Hughes Federal Credit Union to receive your stop request three (3) business days or more before the payment is scheduled to be made. If you call, Hughes federal Credit Union may also require you to put your request in writing that must be delivered to Hughes Federal Credit Union within fourteen (14) calendar days after you call. Hughes Federal Credit Union will charge you for each stop payment order you give pursuant to Hughes Federal Credit Union's Schedule of Fees and Charges. Such stop payment notice will apply only to that particular payment. It is your responsibility to contact the third party to be sure that a third party does not bill you again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement.

Hughes Federal Credit Union's Liability for Failure to Stop Payment: If you order Hughes Federal Credit Union to stop one of your pre-authorized payments three (3) business days or more before the transfer is scheduled and Hughes Federal Credit Union does not do so, Hughes Federal Credit Union will be liable for your losses or damages, to the extent provided by law.

Liability for Unauthorized Electronic Payments: You will be liable for unauthorized transfers from your account by a third party. If you believe such a transfer has occurred, you must follow the procedures outlined in the "General Disclosures Applicable to Electronic Applicable to All Electronic Services" section for resolving errors.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS AND VISA CHECK (DEBIT) CARDS WHEN USED AT A POINT-OF-SALE DEVICE

Point-of-Sale Transaction: Both Hughes Federal Credit Union's ATM Card and Visa Check (Debit) Card are referred to as the "Card" unless specifically described.

Types of Available Transactions and Limits on Transactions: By use of your ATM Card with your PIN or signature with your Visa Check (Debit) Card at a participating point-of-sale terminal, you

authorize Hughes Federal Credit Union to make withdrawals from your Share Draft Checking Account or Daily Savings Account for cash advances and/or purchases.

Account Access: You may use your Card to withdraw cash from your Share Draft Checking or Daily Savings Account by way of a cash advance from merchants, financial institutions, or others who honor the Card. You understand that your Visa Check (Debit) Card is not a Credit Card and does not provide “credit”, unless linked to your overdraft protection. You understand that you can authorize Hughes Federal Credit Union to link your Share Draft Checking Account and overdraft protection to your Visa Check (Debit) Card for funds availability purposes. However, Hughes Federal Credit Union reserves the right to expand the types of accounts that are to be linked, but may only be activated by your authorization in accordance with Hughes Federal Credit Union policy.

Limitations on Frequency and Dollar Amounts of ATM Card Transactions: You may make cash advances and purchases only to the extent that you have funds available in your Share Draft Checking Account or Daily Savings Account subject to the \$1,000.00 per-day limitation. You understand that if you do not have a Share Draft Checking Account, funds for the point-of-sale transactions will be withdrawn from your Daily Savings Account.

Limitations on Visa Check (Debit) Card Transactions: Hughes Federal Credit Union Visa Check (Debit) Cards may be used to access your Share Draft Checking Account from any merchant location where the “VISA” logo is displayed. The merchant may be required to obtain an authorization from Hughes Federal Credit Union for any transaction over a certain dollar amount. The available balance in your account will be reduced by the amount of any transaction for which the merchant receives authorization from Hughes Federal Credit Union, even if the documentation evidencing the transaction has not yet been received or processed by Hughes Federal Credit Union. When the document has cleared through Hughes Federal Credit Union, any hold placed on your account for the amount of the transaction will be released and your account will be debited for the amount of the transaction. You agree that Hughes Federal Credit Union is not responsible if Hughes Federal Credit Union does not authorize or if Hughes Federal Credit Union dishonors another point-of-sale, ATM, or check transaction drawn on your account while a hold is placed on your account.

Limitations on Frequency and Dollar Amounts of Visa Check (Debit) Card Transactions: You understand that the Hughes Federal Credit Union Visa Check (Debit) Card has a cumulative daily transaction limit of \$1,409.00 within which the following limits also apply: (1) a \$409.00 daily limit on cash withdrawals at an ATM (the \$9.00 is to cover merchant surcharges) and, (2) a \$1,000.00 daily limit on online POS transactions. You understand that both ATM and POS transactions are counted in the \$1,409.00 daily limit, and that your ability to make Visa purchases will be reduced accordingly.

Right to Receive Documentation: You can receive a receipt from the merchant or financial institution at the time you make a purchase or obtain a cash advance from your Share Draft Checking Account or Daily Savings Account. You may receive an imprinted sales slip in the case of Visa Check (Debit) Card transactions. You should retain these receipts to compare with your statement received from Hughes Federal Credit Union.

Periodic Statements: You will receive a monthly/quarterly statement for the account(s), which you have accessed using your Card, which show the effective date that you initiated the transaction, the type of transaction, and the amount of transactions occurring during that statement period.

Card Claims and Transactions Questions: When you authorize other parties to debit your account(s), you are responsible for these transactions. Thus you may have to contact these parties directly if you have any questions or complaints about your transactions. Any claims concerning property or services you

purchased with your Card must be resolved by you directly with the merchant or seller who accepted the Card. You understand that Hughes Federal Credit Union will not be able to help you because Hughes Federal Credit Union only has the information received from the other party. Any claim or defense that you assert will not relieve you of your obligation to pay to Hughes Federal Credit Union the total amount of the sales slip. You are not permitted to stop payment on any purchase through the use of your Card.

Visa Check (Debit) Card Purchase Refunds: No cash refunds will be made to you on purchases made with your Hughes Federal Credit Union Visa Check (Debit) Card. Any refund to you by a merchant or seller of goods or services must be made on a credit voucher signed by you and submitted to Hughes Federal Credit Union by the merchant or seller. The amount of your refund credit will be indicated on your Share Draft Checking Account statement.

Use of Visa Check (Debit) Card: The use of your Hughes Federal Credit Union Visa Check (Debit) Card shall be through secret PIN (Personal Identification Number) activation. You agree that all transactions made with your authorized PIN or signature utilization are made by you and you accept all financial liability for such transactions. You also agree to sign your signature in the space provided on your Visa Check (Debit) Card for additional security and protection. You agree to keep your PIN protected as described under “Additional Disclosure Applicable to ATM and Point-of-Sale Electronic Funds Transactions” hereunder.

Hold on Funds: You understand that transactions initiated by use of your Visa Check (Debit) Card will create an automatic hold on funds equal to the transaction amount or may result in immediate withdrawals from your Share Draft Checking Account or other linked account(s) depending on the nature of the particular transaction. If you do not have adequate funds or amounts in your primary or linked account(s) your transaction will be denied.

Transaction Fees: Hughes Federal Credit Union does not charge any transaction fees on your Card transactions at this time. However, you understand that other merchants and institutions may charge such transaction fees. These fees will be included in the amount of the transaction as it appears on your periodic statement. The Credit Union may charge transaction fees in the future upon written notice at least twenty-one (21) days in advance, or as otherwise provided by law.

Your Liability for Unauthorized Transactions and Advisability of Prompt Reporting: You must tell Hughes Federal Credit Union *IMMEDIATELY* if you believe that your ATM or PIN has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all your money in your account(s) plus your maximum overdraft line of credit. If you believe that your ATM Card or PIN has been lost or stolen, and you tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft. You can lose no more than \$50.00 if someone, that is not an authorized user of your Card(s), uses your ATM Card or PIN without your permission. If you do not tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft of your ATM Card or PIN and Hughes Federal Credit Union can prove you could have stopped someone from using your ATM Card or PIN without your permission had you told Hughes Federal Credit Union, you could lose as much as \$500.00.

You must tell Hughes Federal Credit Union *IMMEDIATELY* if you believe that your Visa Check (Debit) Card or PIN has been lost or stolen. Telephoning is the best way to keep your possible losses down. If you tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft, you may not be liable if someone used your Visa Check (Debit) Card without your permission. This zero liability will apply provided you were not grossly negligent or fraudulent in handling your Visa Check (Debit) Card or your account. If you do not tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft of your Visa Check (Debit) Card, you could lose as much as

\$50.00.

Also if your statement shows such transactions that you did not make, you must tell Hughes Federal Credit Union immediately. If you do not tell Hughes Federal Credit Union within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if Hughes Federal Credit Union can prove that Hughes Federal Credit Union could have stopped someone from taking your money if you had told Hughes Federal Credit Union in time. If you can document that a good reason (such as a long trip or hospital stay) kept you from telling Hughes Federal Credit Union, Hughes Federal Credit Union will grant a reasonable extension for the time period.

Telephone Number and Address to be Notified in the Event of Unauthorized Transactions: If you believe that your Card or PIN has been lost or stolen, or that someone will or may use your Card or PIN to transfer money from your account without your permission, you will telephone Hughes Federal Credit Union at: (520) 794-8341 or (800) 253-8245, or write to Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900.

Restrictions on Electronic Funds Transactions: Notwithstanding anything else in this Disclosure and Agreement to the contrary, you may make electronic transactions as follows:

- Regular Main Share Savings Account subject to Regulation “D”: no more than (6) pre-authorized automatic, telephonic, or voice response transfers are allowed each month.

However, you may make unlimited withdrawals or transfers among your accounts by mail, messenger, or in person at Hughes Federal Credit Union or an ATM or if you request that Hughes Federal Credit Union send you a check. Withdrawals or transfers in excess of the above limitations will not be honored.

Ownership of Card: The Card remains Hughes Federal Credit Union’s property and you agree to surrender the Card to the Credit Union upon demand. Hughes Federal Credit Union may cancel, modify, or restrict the use of any Card upon proper notice or without notice if any of your accounts are overdrawn, if any of your loan accounts are delinquent or in a default condition, if an advance drawn on any of your loans exceeds your credit limit, if you use your Card in a manner that may cause loss to Hughes Federal Credit Union, or if Hughes Federal Credit Union is aware that you have violated any terms of this Disclosure and Agreement, whether or not Hughes Federal Credit Unions suffers a loss, or where necessary to maintain or restore the security of your account(s) or the ATM system.

ADDITIONAL DISCLOSURE APPLICABLE TO ATM TRANSACTIONS

Both the Hughes Federal Credit Union ATM Card and Visa Check (Debit) Card are referred to as the “Card” unless specifically described.

If you have requested Hughes Federal Credit Union to issue you a Card that can be used to transact business at any Hughes Federal Credit Union ATM, or at any ATM displaying the logo of the ATM networks listed below, hereinafter referred to as Network ATMs, or at point-of-sale network terminals, then the following information applies to you:

Network ATMs: PLUS System, STAR System, ACCEL/EXCHANGE, SCS, and CO-OP.

Account Access: The following transactions are available when using the Card at Hughes Federal Credit Union ATMs:

1. Deposits or transfers to any Main Share Savings Account(s), Share Draft Checking Account(s), Daily Savings Account(s), and Holiday Club Account(s)
2. Withdrawals or transfers from your Main Share Savings Account(s), Share Draft Checking Account(s), or Daily Savings Account(s)
3. Hughes Federal Credit Union loan payments made by cash, check, or by transferring funds from your Main Share Account(s) or Share Draft Accounts, or Daily Savings Account(s)
4. Account balance inquiries on Main Share Savings Account(s), Share Draft Checking Account(s), Daily Savings Account(s), and Holiday Club Account(s)

Note: you understand and agree that if you make loan payments by transferring funds from your account on an ATM after 2 p.m., the payment will be credited on the following business day.

The Following Transactions are Available When Using Network ATMs:

1. SCS and CO-OP ATMs: Deposits to your Hughes Federal Credit Union Daily Savings Account(s) and Share Draft Checking Account(s) at participating machines;
2. ACCEL/EXCHANGE, SCS, CO-OP, STAR and PLUS ATMs: Cash withdrawals, subject to daily limitations described within this Agreement, from your Hughes Federal Credit Union Daily Savings Account(s) and Share Draft Checking Account(s);
3. ACCEL/EXCHANGE, SCS, CO-OP, STAR and PLUS ATMs: Transfers to and from your Hughes Federal Credit Union Daily Savings Account(s) and Share Draft Checking Account(s)

Hughes Federal Credit Union may offer additional services in the future and, if so, Hughes Federal Credit Union will notify you of them.

Limitations on Frequency and Dollar Amounts of Transactions: Provided you have enough money in your Daily Savings Account(s), Main Share Account(s), Share Draft Checking Account(s), you may withdraw up to a maximum of \$409.00 during any day including Saturday and Sunday. However, the amount that you may withdraw daily or in any single use of the ATM may be different at Network ATMs, where limits are determined by each individual participating financial institution.

Hours of Service: Hughes Federal Credit Union's ATMs are normally scheduled to be in service 24 hours a day 7 days a week. There may be operational requirements that restrict hours on selected ATMs.

"Off-Line" Activity: Special processing requirements, emergencies, or telecommunications problems may from time to time, make it necessary for Hughes Federal Credit Union ATMs, during scheduled hours, to be temporarily "out of service", or to operate in an "off-line" mode. During "off-line" operation, withdrawals from your Share Draft Checking Account(s), Daily Savings Account(s), or Main Share Savings Account(s) are limited to \$219.00 at a Hughes Federal Credit Union ATM and Line of Credit Advances and Account Inquiries are not available. Overdrafts that result from transactions entered while the Hughes Federal Credit Union ATM is in "off-line" or "out of service" modes will be posted against your designated overdraft protection account or from available credit on your Overdraft Line of Credit Loan.

Card and PIN Safety Precaution: Both a Card and a Personal Identification Number (PIN) will be used each time you use an ATM. The following conditions must be observed for both the privacy and protection of your account and the system(s):

1. YOU MUST KEEP YOUR CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;

2. YOU MUST NOT DISCLOSE YOUR ATM PIN TO ANY UNAUTHORIZED PERSON OR WRITE YOUR PIN ON YOUR CARD, CARRY YOUR PIN IN YOUR WALLET OR PURSE, OR OTHERWISE MAKE YOUR PIN AVAILABLE TO ANY ONE ELSE.
3. YOU WILL REPORT TO HUGHES FEDERAL CREDIT UNION IMMEDIATELY ANY LOSS OR THEFT OF YOUR CARD AND/OR YOUR PIN. IF YOU AUTHORIZE HUGHES FEDERAL CREDIT UNION TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, YOU AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM YOUR ACCOUNT(S) THAT CAN BE ACCESSED BY THE CARD REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT(S) BY ANY MEANS OTHER THAN BY USE OF THE CARD.

Safety Tips for Using Automated Teller Machines (ATMs): When using your Card in an ATM, you will observe the following precautions:

1. Be aware of your surroundings, particularly at night;
2. Consider having someone accompany you when using the ATM after dark;
3. Put your cash away as soon as the transaction is completed, not display it, and not count the cash until later in the safety of your vehicle or home;
4. If you do notice anything suspicious when approaching an ATM, you will defer the transaction until later or use another ATM;
5. If, while transacting business at an ATM, you notice anything suspicious, you will cancel the transaction and put your Card away immediately;
6. Report all crimes to the ATM Operator and to local law enforcement officials immediately;

My PIN: You agree to memorize your PIN and will not write your PIN on your Card. After memorizing your PIN, you should destroy it. Then you can be assured that no one, other than yourself, will use your Card. If you forget your PIN, you can contact any branch office of Hughes Federal Credit Union to request a new PIN provided you present adequate personal identification, and a new PIN will be ordered and mailed to you.

Right to Receive Documentation of Transactions:

1. **Transaction Acknowledgement:** You will receive a Transaction Acknowledgement at the time you make an ATM transaction. You should retain this acknowledgement slip and compare it to your statement.
2. **Periodic Statement:** You will receive a monthly statement of account(s) that you have accessed through the ATMs that will show the calendar date that you initiated the transaction, the type of transaction and the type of account(s) accessed by the transaction, and the amount of transactions which occurred in that statement period. You will receive such a statement at least quarterly.

Your Liability for Unauthorized Transactions and Advisability of Prompt Reporting: You must tell Hughes Federal Credit Union IMMEDIATELY if you believe that your ATM or PIN has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all your money in your account(s) plus your maximum overdraft line of credit. If you believe that your ATM Card or PIN has been lost or stolen, and you tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft. You can lose no more than \$50.00 if someone, that is not an authorized user of your Card(s), uses your ATM Card or PIN without your permission.

If you do not tell Hughes Federal Credit Union within two (2) business days after you learn of the loss or theft of your ATM Card or PIN and Hughes Federal Credit Union can prove you could have stopped someone from using your ATM Card or PIN without your permission had you told Hughes Federal Credit Union, you could lose as much as \$500.00.

Also, if your statement shows transactions that you did not make, you must tell Hughes Federal Credit Union at once. If you do not tell Hughes Federal Credit Union within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if Hughes Federal Credit Union can prove that Hughes Federal Credit Union could have stopped someone from taking your money if you had told Hughes Federal Credit Union in time. If you can document that a good reason (such as a long trip or hospital stay) kept you from telling Hughes Federal Credit Union, Hughes Federal Credit Union will grant a reasonable extension for the time period.

Telephone Number and Address to be Notified in the Event of Unauthorized Transactions: If you believe that your Card or PIN has been lost or stolen, or that someone will or may use your Card or PIN to transfer money from your account without your permission, you will telephone Hughes Federal Credit Union at: (520) 794-8341 or (800) 253-8245, or write to Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900.

Restrictions on Electronic Funds Transactions: Notwithstanding anything else in this Disclosure and Agreement to the contrary, you may make electronic transactions as follows:

- Regular Main Share Savings and other Savings accounts subject to Regulation “D”: no more than six (6) pre-authorized automatic or telephone transfers are allowed each month on the Main Share Savings Account.

However, you may make unlimited withdrawals or transfers among your accounts by mail, messenger, or in person at Hughes Federal Credit Union or an ATM or if you request that Hughes Federal Credit Union send you a check. Withdrawals or transfers in excess of the above limitations will not be honored.

Verification and Posting of Transactions: All transactions performed through the use of ATMs that would otherwise require your signature, or other authorized signature, shall be valid and effective as if signed by you when accomplished by use of the Card and PIN. Deposits at an ATM are subject to verification by Hughes Federal Credit Union and may only be credited or withdrawn in accordance with Hughes Federal Credit Union’s “Delayed Funds Availability Policies.”

Automated Teller Machine (ATM) deposits, in accordance with Regulation CC, will have the first \$100.00 of your deposit made available at the time of deposit. Additional funds will generally be made available during the next business day, upon verification. Longer hold periods may apply. Hughes Federal Credit Union may also place a hold for uncollected funds that you deposit through an ATM. This could delay your availability to withdraw such funds. Further details are set forth in Hughes Federal Credit Union’s “Disclosure of Funds Availability Policy” or you may consult a Credit Union Member Service Representative. Hughes Federal Credit Union is not responsible for delays in deposit posting that may occur due to improper keying of any transaction or improper identification on the deposit envelope. Information accompanying a deposit at an ATM should include your name, your account number, and should indicate which account(s) or loan(s) the funds are to be applied to.

Ownership of Card: The Card remains Hughes Federal Credit Union’s property and you agree to surrender the Card to the Credit Union upon demand. Hughes Federal Credit Union may cancel, modify, or restrict the use of any Card upon proper notice or without notice if any of your accounts are overdrawn, if any of your loan accounts are delinquent or in a default condition, if an advance drawn on any of your loans exceeds your credit limit, if you use your Card in a manner that may cause loss to Hughes Federal Credit Union, or if Hughes Federal Credit Union is aware that you have violated any terms of this Disclosure and Agreement, whether or not Hughes Federal Credit Unions suffers a loss, or where necessary to maintain or restore the security of your account(s) or the ATM system.

Making Electronic Funds Transfers: I agree to follow instructions posted or otherwise given by Hughes Federal Credit Union or the Network ATM system concerning the use of ATMs.

WIRE TRANSFERS AND AUTOMATED CLEARINGHOUSE CREDITS

Article 4A of the Uniform Commercial Code and Subpart B of Regulation J cover the movement of funds by means of wire transfer, automated clearinghouse (ACH) credits and some book transfers on Hughes Federal Credit Union's records.

The law is intended to establish a comprehensive framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. Using Hughes Federal Credit Union to send funds transfers shall constitute your acceptance of these terms.

To the extent that these terms are different than those in any other Agreement of Terms of Account, these terms shall control and be deemed to modify such other Agreements or Terms of Account.

1. This Disclosure applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System;
2. Hughes Federal Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for various types of funds transfers, the cut-off time will be 2:30 p.m. for domestic wire transfers and 10:30 a.m. for foreign wire transfers, except during daylight savings time when the cut-off time will be 1:30 p.m. for domestic wire transfers and 9:30 a.m. for foreign wire transfers, on each weekday that Hughes Federal Credit Union is open that is not a holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next "following-funds-transfer-business-day" and processed accordingly.
3. Hughes Federal Credit Union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. Hughes Federal Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using the security procedure unless you notify Hughes Federal Credit Union in writing that you do not agree to that security procedure. In that event, Hughes Federal Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until Hughes Federal Credit Union and you agree, in writing, on an alternate security procedure.
5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that Regulation J will govern your rights and liabilities in a wire transfer involving Fedwire.
6. You agree to promptly review all notices from Hughes Federal Credit Union regarding the execution of funds transfers for you. You will advise Hughes Federal Credit Union of erroneously executed funds transfers within two (2) business days following Hughes Federal Credit Union's notification to you, provided that the two (2) business day period shall not begin until you have received sufficient information to reasonably determine that the funds transfer was erroneous.
7. If you give a payment order that identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's financial institution on the basis of the identifying or account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to Hughes

Federal Credit Union if the funds transfer is completed on the basis of the identification number you have provided Hughes Federal Credit Union.

8. If you give Hughes Federal Credit Union a payment order that identifies an intermediary or beneficiary's financial institution by both name and an identifying number, a receiving financial institution may rely on the number as the proper identification, even if the number identifies a different person/entity than the named financial institution. This means you will be responsible for any loss and expenses incurred by a receiving financial institution that executes or attempts to execute the payment order in reliance on the identifying number you provided.
9. Hughes Federal Credit Union may give you credit for automated clearinghouse (ACH) payments before Hughes Federal Credit Union receives final settlement of the funds transfer. Any such credit is provisional until Hughes Federal Credit Union receives final settlement of the payment. You are hereby notified and agree, if Hughes Federal Credit Union does not receive such final settlement, that Hughes Federal Credit Union is entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that Hughes Federal Credit Union may provide you with access to ACH funds before Hughes Federal Credit Union actually receives the money. However, if Hughes Federal Credit Union does not receive the money, then Hughes Federal Credit Union may reverse the entry on your account and you will be liable to repay Hughes Federal Credit Union.
10. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, Hughes Federal Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic account statements that Hughes Federal Credit Union provides.
11. If Hughes Federal Credit Union receives a funds transfer for you or for other persons authorized to have access to your account, you agree that Hughes Federal Credit Union is not obligated to provide you with next days notice of the receipt of funds transfer. Hughes Federal Credit Union will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements that Hughes Federal Credit Union provides. You may inquire between receipt of periodic statements whether or not a specific funds transfer has been received. If Hughes Federal Credit Union becomes obligated under U.C.C. Article 4A to pay interest to you, you agree that the rate of interest to be paid shall equal to the dividend rate applicable to the account to which the funds transfer should have been made or from which the funds transfer was made.

**ADDITIONAL DISCLOSURE APPLICABLE TO VISA, MASTERCARD,
AND HUGHES FEDERAL CREDIT UNION ATM CARDS**

Hughes Federal Credit Union ATMs accepts transactions initiated by Visa, MasterCard, and ATM Cards as follows:

1. Visa and MasterCard credit card transactions are limited to cash advances;
2. Foreign and other ATM Cards are accepted for the following transactions:
 - a. Cash withdrawals
 - b. Transfers from checking to savings accounts
 - c. Transfers from savings to checking accounts

**ADDITIONAL DISCLOSURE APPLICABLE
TO ELECTRONIC ACCESS SYSTEMS**

Types of Transactions: You will have access to your Electronic Access Systems (that may consist of the touch-tone Voice Response System, eBranch online banking system, Hughes Federal Credit Union's

Internet based member access system, and other electronic access systems offered by Hughes Federal Credit Union) with your personal access code, identification number or password (Access Code). You can select or change your Access Code at any time, even as a first-time user of the System(s). You may use your code to:

1. Make inquiries on account balances and loan data.
2. Request check withdrawals from your Main Share Savings Account, Share Draft Checking Account or other savings account(s).
3. Request that Hughes Federal Credit Union issue a stop payment order on checks drawn on your Share Draft Checking Account(s). You realize and understand that you must give Hughes Federal Credit Union a reasonable time within which to act and you agree to indemnify, defend, and hold Hughes Federal Credit Union harmless from any liability with respect to your stop payment request.
4. Request transfers to and from Share Accounts and Checking Accounts and/or Loans.
5. Request transfers from Share Accounts to make loan payments.
6. Paid check inquiry.
7. Inquire on prior and current year's dividends.
8. Place a stop payment on your personal checks.
9. Print a photocopy of a paid draft from history inquiry.

Termination: You may request termination of your use of any of the systems in writing. Hughes Federal Credit Union may terminate your right to use any of the Electronic Access Systems or to make Electronic Funds transfers, or cancel this agreement at any time upon written notice to you.

Documentation/Verification of Transfers: You may telephone Hughes Federal Credit Union at (520) 794-8341 or (800) 253-8245 and Hughes Federal Credit Union will advise you whether or not the transfer has occurred.

Periodic Statements: You will get a monthly account statement (unless there are no transfers in a particular month). In any case, you will get a statement at least quarterly.

Hours of Service: The Electronic Access System hours are normally 24 hours a day, 7 days a week.

Notices and Communication: Except as otherwise provided in this Agreement, all notices required to be sent to you will be effective when Hughes Federal Credit Union mails or delivers them to the last known address that Hughes Federal Credit Union has for you in Hughes Federal Credit Union's records or when Hughes Federal Credit Union makes such notices available to you through Hughes Federal Credit Union's eBranch online banking system or at the last known email address that Hughes Federal Credit Union has for you in Hughes Federal Credit Union's records. Notices from you will be effective when received by mail at the address specified in the Agreement.

Hughes Federal Credit Union's Liability for Failure to Complete Transfers: If Hughes Federal Credit Union does not complete a transfer to or from your account(s) on time or in the correct amount according to Hughes Federal Credit Union's agreement with you, Hughes Federal Credit Union may be liable for your losses or damages. However, there are some exceptions. Hughes Federal Credit Union will not be liable, for instance:

If through no fault of Hughes Federal Credit Union, you do not have enough money (or sufficient collectable funds) in your account (including overdraft account(s) and overdraft line of credit) to make the transfer.

- If the transfer will go over the credit limit of your overdraft line.

- If the system was not working properly and you knew about the breakdown when you started the transfer.
- If your Access Code is lost or stolen and Hughes Federal Credit Union has blocked your account.
- If the funds in your account are subject to legal process or other circumstances restricting such transfer, despite reasonable precautions that Hughes Federal Credit Union has taken.
- Transactions not properly completed.
- Delays in processing and/or payment caused by third party software and/or services.

There may be other exceptions stated in our agreement with you.

Disclosure of your Liability for Unauthorized Transfers: You will tell Hughes Federal Credit Union AT ONCE if you believe your Access Code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You understand you could lose all the money in your account (plus available funds from your overdraft sources, including the available amount on your overdraft line of credit). If you tell Hughes Federal Credit Union within two (2) business days, you can lose no more than \$50.00, if someone used your code without your permission. If you believe your code has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your code without your permission.

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

Also if your statement shows a transfer that you did not make, you must tell Hughes Federal Credit Union immediately. If you do not tell Hughes Federal Credit Union within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days, if Hughes Federal Credit Union can prove that Hughes Federal Credit Union could have stopped someone from taking your money if you had told Hughes Federal Credit Union in time. If you can document that a good reason (such as a long trip or hospital stay) kept you from telling Hughes Federal Credit Union, Hughes Federal Credit Union will grant a reasonable extension for the time period.

Disclosure of Account Information to Third Parties: Hughes Federal Credit Union will disclose information to third parties about your account or the transactions you engage in:

1. When it is necessary to complete an electronic transaction; or
2. In order to verify the existence of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency or court order, or any legal process; or
4. If you give Hughes Federal Credit Union your written permission.

In Case of Errors or Questions About Your Electronic Transfers: You will notify Hughes Federal Credit Union as soon as you can by telephone at (520) 794-8341 or toll free at (800) 253-8245; or write Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900 or send Hughes Federal Credit Union an email, ,if you think that your statement is wrong or if you need more information about a transfer listed on the statement or receipt. Hughes Federal Credit Union must hear from you no later than 60 days after Hughes Federal Credit Union sends you the FIRST statement on which the problem or error appeared. You will:

1. Tell Hughes Federal Credit Union your account number.

2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell Hughes Federal Credit Union the dollar amount of the suspected error.

If you tell Hughes Federal Credit Union orally, Hughes Federal Credit Union requires that you send your complaint or question to Hughes Federal Credit Union in writing within ten (10) business days.

Hughes Federal Credit Union will tell you the results of our investigation within ten (10) business days after Hughes Federal Credit Union hears from you and will correct your error promptly. If Hughes Federal Credit Union needs more time; however, Hughes Federal Credit Union may take up to (45) business days to investigate my complaint or question. If Hughes Federal Credit Union decides to do this, your account will be provisionally credited within ten (10) business days for the amount you think is in error, so that you will have use of the money during Hughes Federal Credit Union's investigation. If Hughes Federal Credit Union does not receive your complaint or question in writing within ten (10) business days, Hughes Federal Credit Union is not required to provisionally credit your account during the additional time that may be required to investigate your complaint or question.

If Hughes Federal Credit Union determines that there was no error, Hughes Federal Credit Union will send you a written explanation within three (3) business days after Hughes Federal Credit Union finishes its investigation. You may request copies of the documents that Hughes Federal Credit Union used to perform its investigation.

Access Code Safety Precautions:

1. You must not disclose you Access Code to any unauthorized person or carry it in your wallet or purse, or otherwise make it available to anyone else;
2. You will report to Hughes Federal Credit Union immediately if you forget your Access Code or have reason to believe it has been compromised in any way;
3. If you authorize anyone else to use your Access Code, you authorize that individual to withdraw funds from your account(s) that can be accessed through the Electronic Access Systems regardless of whether that individual is authorized to withdraw money from the account by any means other than by use of the Access Code on the Electronic Access System.

Reporting a Lost or Stolen Access Code: If you believe your Access Code has been lost or stolen, or that someone has transferred or may transfer money from your account(s) without your permission, you will telephone Hughes Federal Credit Union at (520) 794-8341 or (800) 253-8245 or write Hughes Federal Credit Union at: Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900.

Verification: All transactions affected through the use of the Electronic Access Systems that would otherwise require your signature, or any authorized signatures, shall be valid and effective as if signed by you when accomplished by use of the Electronic Access System.

DISCLAIMER: I UNDERSTAND THAT THE ELECTRONIC ACCESS SYSTEMS ARE AUTHORIZED ONLY FOR DOMESTIC USE WITHIN THE UNITED STATES AND TERRITORIES THAT FALL UNDER THE JURISDICTION OF U.S. LAWS AND TREATIES. HUGHES FEDERAL CREDIT UNION ACCEPTS NO RESPONSIBILITY FOR ANY USAGE GOING OUTSIDE OR THROUGH THE TERRITORIAL JURISDICTION OF THE UNITED STATES OR ANY VIOLATIONS OF FOREIGN ENCRYPTION OR TELECOMMUNICATION PROHIBITIONS OR LAWS.