

Electronic Funds Transfers Agreement and Disclosures

Purpose of This Agreement.

This Agreement defines your and the Credit Union's rights and responsibilities with respect to transactions. You understand that all agreements and rules and regulations applicable to your accounts and account services, as set forth in the Terms and Conditions for Credit Union accounts and otherwise, remain in effect and apply to this Agreement, except as specifically modified for Electronic Funds Transfers. You agree to abide by this Agreement, and all rules, regulations and instructions of the Credit Union and the networks relating to electronic or remote access, as amended, modified or revoked. The Credit Union may not offer all services discussed in this Agreement at this time. Transactions on your account may also be governed by agreements with third parties including but not limited to NACHA's (The National Automated Clearing House Association) Operating Rules and VISA® Operating Rules together with the Rules of any Networks through which your transaction(s) may be processed, which agreements will also be binding upon you and the Credit Union. Such third party agreements may include terms different from the terms herein including but not limited to different processing, reporting or other time periods, or require you to make any claims or provide any notifications or responses, then the third parties' requirements and rules shall govern despite any other general or specific terms or conditions set forth in the entirety of this Agreement.

Authorized User(s).

You should exercise caution in providing authority, information, documentation or access to others. All withdrawals, transfers and transactions made by any person to whom you have at any time provided authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such withdrawals, transfers or other transactions. You and the person authorized (as defined herein) shall be jointly and severally responsible to the Credit Union for all such access or use of your accounts and services with us.

Links to Other Sites.

Our Online Banking/Mobile Banking sites may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by the Credit Union of the contents on such third-party websites. Credit Union is not responsible for the content of linked third-party sites and does not make any representations regarding the content or accuracy of materials on such third party websites. If you decide to access linked third-party websites, you do so at your own risk.

General Definitions.

In this Agreement, the words "you" and "yours" mean anyone who signs an Account Card. The words "we", "us", and "our" mean Carolina Trust Federal Credit Union, also referred to as the Credit Union. The word "account" means any one or more share or other accounts you have with the Credit Union. The "Schedule" refers to the Credit Union's list of service fees.

1. Types of Electronic Funds Transactions.

You may make deposits, withdrawals, transfers and other authorized transactions from your account(s) in any manner specifically permitted by us, subject to the limitations and restrictions set forth in this Agreement or as otherwise provided for by applicable law. The Electronic Funds Transactions we are or may be capable of handling in the future are indicated below. Some of these services may not apply to your account(s) and/or some of these services may not be available at all terminals.

a. Preauthorized Transfer Services:

You can authorize the following transactions without the use of an access device issued by the Credit Union:
(1) Payments: You can make payments on your loans with the Credit Union directly from your primary share

or primary checking accounts; (2) Within Credit Union Transfers: You can arrange to transfer funds between your accounts. (3) Direct Deposits and Payments: You can authorize persons or companies to make direct deposits or withdrawals to or from your share or checking accounts for payroll, pension, social security and other types of deposits or payments. You may give other persons, financial institutions or companies electronic authorization or written or oral permission to transfer payments from your Credit Union accounts through "ACH" or other electronic means. Such agreements or arrangements are solely between you and the other person, financial institution or company. The Credit Union shall have no responsibility or liability to you for any such transactions. Thus, you should exercise caution in providing such authority and/or information to access your accounts to others. The authority or information you give to others hereunder applies to all "ACH" or other electronic transactions, whether evidenced by any type or writing or converted to a written instrument by the other person (and/or their agents). All such transactions are deemed to be authorized by you.

b. Electronic Check Conversion ("E-Check") types of transfers:

Your check or account information you convey to a third party can result in an electronic funds transfer. The agreement to do so is between you and the third party. This can happen in several ways, for example:

- You can purchase goods or pay for services and other bills; and authorize a merchant or service provider to convert your check into an electronic funds transfer.
- At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event that the check is returned for insufficient funds and/or other fees. Paying such a fee electronically is an electronic funds transfer.
- Your authorization to make these types of electronic funds transfers may be expressed in writing, implied through the posting of a sign or your participation in the initiation of the processing of such transactions via payment services, such as PayPal or PopMoney for example. This can also happen when you provide information from your check or an account to another by telephone, Internet or otherwise, who then converts the information given to an electronic transaction, ACH or otherwise.
- You agree that any such transaction is subject to all applicable terms and conditions set forth in the Membership Agreement.

c. ACH & Wire Transfers:

You may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. We may accept on your behalf, payments to your account that have been submitted by Fed Wire and that are not subject to the Electronic Funds Transfer Act ("Regulation E"). Your rights and obligations with respect to such transfers shall be governed and construed in accordance with Regulation J, Funds Transfers through Fed wire. Whenever an ACH is used as part of a transaction that does not involve Fed wire, the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account.

d. Online Banking/Mobile Banking:

Enroll in Online Banking from our website at www.carolinatrust.org, download our mobile banking app or access mobile banking from our mobile site at m.carolinatrust.org by securing and entering your username and password. You will be asked to complete a multi-factor authentication procedure, which includes security questions and answers. Additionally, you will be asked to review and/or accept any additional agreements and/or disclosures before Online Banking enrollment can be confirmed. Once enrolled in Online Banking, you may enroll in Mobile Banking from your mobile device. Mobile service provider download and usage charges may apply. Please see service provider's Terms and Conditions for details on specific fees and charges. Please note: Monetary transfers from savings and Money Market accounts via Online Banking/Mobile Banking are included in the six allowed transfers per month under Federal Regulation D.

The following transactions are subject to all applicable terms and conditions set forth in this Membership Agreement:

- View savings, checking and loan account balances and history.
- Transfer funds between your Credit Union accounts or to another Carolina Trust member account.*
- Transfer funds to another financial institution via an ACH authorization.**
- Advance funds from a savings, checking or line of credit account and deposit proceeds to any of your accounts. You may also have the proceeds made payable to you by check and mailed to the mailing address on your account. **
- Make Credit Union loan payments from your savings or checking accounts.
- Access online eStatements. ** (eStatements require a separate enrollment.)
- Verify cleared transactions and checks.
- Obtain account information related to any of your savings, checking and loan accounts.
- Remotely deposit checks through mobile banking's Mobile Deposit Capture service.
- Authorize third-party payable checks via Online Bill Payment service. (Bill Pay requires a separate enrollment.)
- Update your personal contact information (mailing address, email, phone number, etc.).**
- Set up eAlerts to notify you via text and/or email when changes occur to your account. ** (eAlerts require a separate enrollment.)

*Member to member account transfers.

**Online Banking only.

e. Insufficient Funds Transactions:

If your Account balance is insufficient to cover any transaction(s), we may treat these transactions as insufficient funds transactions; or as overdraft requests if you have an approved overdraft protection plan with us. The Credit Union reserves the right to refuse any transaction if you do not have an approved overdraft protection agreement with us, which decision shall be in the Credit Union's sole discretion.

f. Electronic Processing and Transactions:

Due to the processing systems for electronic transactions used in the United States and by us, a payment or other transaction may be effective/posted before we are open for business on the date scheduled for the payment or other transaction. Therefore, you are responsible for insuring that your account(s) have sufficient balances as applicable for the scheduled payment/transaction one business day prior to the date scheduled. If a payment is due on a Saturday, Sunday, or Federal holiday, the payment will occur on the first business day after the due date. In these cases, you should plan to have the payment initiated on the last business day before any of these days in order to ensure your payment is made on time. You may not make payments and/or transactions to a federal, state or local governmental or tax unit, or pay child-support or alimony, or to make payments to other categories of payees that we establish from time to time using our electronic services.

2. Termination and Amendment.

The Credit Union reserves the right at any time to terminate your right to make online or mobile transactions without prior notice to you. If notification is required by law, notice will be mailed to you at the address shown on the Credit Union's share account records. It is the obligation of each member to provide any new addresses to the Credit Union. You may update your address and other contact information within Online Banking. Online/Mobile Banking access may be revoked without notice to you in the event that any of the following conditions occur:

- Any transaction that occurs on your account(s) which results in a monetary loss to the Credit Union.
- Loan, VISA® or other delinquency with the Credit Union.
- Forced closure of a share or share draft account at the Credit Union due to misuse.
- Any other situation in which the Credit Union deems revocation to be in its best interest.

3. Service Limitations, Limitation or Frequency and Dollar Amounts of Transactions.

a. General Limitations Applicable Accounts:

For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any statement period. Of these six (6), you may make no more than three (3) transfers to a third party by check, draft, or debit card. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make in the following manner: (1) transfers to any loan account with the Credit Union; (2) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail, or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension or closure by the Credit Union, and the Credit Union may impose a charge. Further, we may reduce the limit for "point-of-sale" transactions during any interruption in the electronic connection between the Credit Union and the retail outlet. Further, we may at any time limit or reduce the number or dollar amount of transactions when we, in our sole discretion, deem it in the best interest of the Credit Union.

b. Online Banking (Internet Network Connection):

You may make Online Banking transactions at any time seven (7) days per week. There may be some down time. Except as is otherwise provided in the "Schedule" or limits under other agreements with us, you may make fund transfers to your accounts or other accounts you authorize as often as you like; however, there are certain limitations on transfers from savings accounts, as discussed herein and above. Account balance and transaction history information may not show all account activity involving your accounts. You may not obtain account information related to accounts other than your accounts to which you have requested a transfer.

c. Bill Payment Service (Online and Mobile Banking):

You may make bill payment transactions subject to the limitations in the "Schedule". The Credit Union will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. The Credit Union will not process any bill payment transfer if the required transaction information is incomplete. The Credit Union will withdraw the designated funds from your account for bill payment transfer by midnight on the date you schedule for payment. The Credit Union will process your bill payment transfer within one (1) business day on the date you schedule for payment. We will have no obligation to initiate any payment if there are not sufficient funds in your designated account, but may in our discretion do so pursuant to any applicable overdraft agreements. You must allow sufficient time for vendors to process your payment after they receive a transfer from the Credit Union. Please allow at least a seven (7) day lead-time prior to your due date. The Credit Union cannot guarantee the time that any payment will be credited to your account by the vendor and will not be liable for any service fee, late charge, or finance charge. You agree to follow the requirements of the Bill Payment Service User Instructions, which are incorporated herein by reference. THE CREDIT UNION MAY SET OTHER LIMITS ON THE AMOUNT OF ANY TRANSACTION(S), AND YOU WILL BE NOTIFIED OF THOSE LIMITS.

d. Mobile Deposit Capture (MDC).

MDC services are offered for the purpose of converting checks to substitute checks, as such term is defined in the Check Clearing for the 21st Century Act and Federal Reserve Board Regulation CC ("Check 21"), for deposit with Carolina Trust FCU and for processing and presentment to a collecting or paying financial institution. The MDC service is subject to the terms and conditions and to the instructions, rules and terms contained in the MDC agreement. The terms, provisions and conditions of the Agreement do not replace, but supplement, any and all other agreements (now or in the future) that govern any of your accounts at the Credit Union. In the event of a conflict between the terms of the MDC Agreement and any other agreement

governing your accounts, the terms of the Agreement shall control. You should review the Credit Union's Funds Availability Policy to determine the availability of funds deposited through MDC.

e. Fees: Please refer to the Carolina Trust Fee Schedule for fees applicable to your accounts. Additional fees specific to electronic payment options will be presented prior to the transaction and continuation with payment processing signifies your agreement with the fees presented. The Fee Schedule is available upon request or accessible online at carolinatrust.org.

Transaction Fees: You are allowed to initiate transactions at any terminal, ATM or other access means owned by the Credit Union or any Network indicated in the "Schedule". You may be charged certain transaction and other fees as set forth in the "Schedule", which will be automatically debited from your share or checking account(s). The Credit Union reserves the right to establish and maintain transaction fees and charges, which may be modified from time to time.

Note: Owners of non-Credit Union ATMs may charge fees in addition to any fees disclosed in the "Schedule". These fees are generally called a "surcharge". This is not a fee charged by your Credit Union; however, any such fee will be paid from your account(s).

f. Business Days: Our business days are Monday through Friday, excluding holidays as posted on the carolinatrust.org website. The Payment and/or Transfer date indicated by you must always be a business day of operation. If it is not, the payment will be processed the first business day after the ineligible date indicated. Electronic payment systems will process at times other than Carolina Trust business days.

g. Carolina Trust Member Service may be reached by phone at (843) 448-2133 or (888) 448-2133 toll free during the following business hours: 8:30AM to 5:00PM (EST) Monday - Friday.

Mail may also be addressed to: Carolina Trust FCU, PO Box 780004, Myrtle Beach, SC 29578-7804. After hours phone numbers for lost/stolen debit or credit cards are listed on our website at carolinatrust.org.

4. Your Liability for Unauthorized Transaction.

Tell us AT ONCE if you believe your online/mobile banking login credentials (username and/or password) have been compromised. Contacting the Credit Union by phone is the best way of keeping your possible losses down. You are responsible for all transfers you authorize using an EFT service under this Agreement. If you permit other persons to access your account using your online/mobile banking login credentials, you are responsible for any transactions they authorize or conduct on any of your accounts. Special Notice to VISA® Debit Cardholders: If there is an unauthorized use of your VISA® Debit Card or an Internet transaction, and the transaction takes place on the VISA® network, then your liability will be zero (\$0). This provision limiting your liability does not apply to either VISA® commercial cards or ATM cash disbursements. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law, if the Credit Union reasonably determines, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or card. In any case, to minimize your potential liability you should notify us of any unauthorized use no later than 60 days after your statement delivery date. For all other electronic funds transactions that require the use of a PIN or Access Code, if you tell us within two (2) business days, you can lose no more than \$50 if someone uses your card and PIN or Access Code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card, PIN or Access Code, and we can prove that we could have prevented the unauthorized transaction if you had told us in time, you could lose as much as \$500.

Also, if your statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after your statement delivery date, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your Card or Access Code has been compromised or that someone has transferred or may transfer money from your account without your permission, you must call or write us at the telephone number or address listed in Section 3g. of this Agreement. If a good reason (such as extended travel or-hospitalization) kept you from telling us, we may-extend these time periods.

5. Data Security for Online Banking.

Online Banking is accessible only over the Internet. To prevent unauthorized access to member account data, the Credit Union employs the Secure Sockets Layer (SSL) protocol. This prevents other computers from eavesdropping by encrypting all data transmitted between the Online Banking server and the client. Members that live in the United States can use browsers that support 128 bit keys. Cracking a 128-bit key would involve trying all 2 to the 128th power combinations. Members that live abroad are currently restricted by the US Government to using browsers that support 40 bit keys. Cracking a 40-bit key would involve trying all 2 to the 40th power combinations, which are over one trillion combinations. A 40-bit key is less secure than a 128-bit key, but does provide an adequate level of security for member financial services. The Secure Sockets Layer protocol validates the identity of the Online Banking server through the use of a digital certificate. After connecting to the Online Banking Teller server in secure mode, our site sends a signed digital certificate, which contains the name of our Web server, its public encryption key, the certificate's validity dates, the name of the certification authority that issued the digital certificate to our site, and an unforgeable digital signature. The digital certificate authenticates to the client that a connection has indeed been established with the Online Banking server. The Secure Sockets Layer ensures that the data transmitted between the client and the Online Banking server has not been tampered with through the use of Message Authentication Codes (MACs). This provides a quick way for the receiving end to verify that the data was not changed in route.

6. Canceling a Bill Payment Transaction and Your Stop Payment Rights.

a. Electronic Bill Payment Transactions: You may cancel or change a scheduled Electronic Banking Bill Payment as prescribed by the Service and within the prescribed time period. After the time has passed to cancel a payment at no charge, there will be a fee for scheduling a Stop Payment and Reissue. If we fail to cancel or stop any Electronic Banking Bill Payment, the payment will stand unless you show us the payment to the payee was unenforceable. If we re-credit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

b. Preauthorized Transactions: If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify the Credit Union orally or in writing in time for us to receive your request three (3) business days or more before the scheduled date of the transfer. The Credit Union may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do require the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made. This means that the preauthorized payment and future preauthorized payments to the payee you identify may be paid by us from your account(s) after the 14th day. If you order us to stop a preauthorized transfer three business days or more before the transfer is scheduled, and the stop payment order is made according to the terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for your losses or damages proximately caused by our failure.

c. Other Transactions: Other transactions hereunder are considered contemporaneous. Therefore, you have no right and we have no obligation to stop or to attempt to stop any other transactions.

7. Right to Documentation.

a. Direct Deposits: If you have arranged to have direct deposits made to your accounts at least once every sixty (60) days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can verify a direct deposit by logging into online or mobile banking.

b. Periodic Statements: Transfers and withdrawals transacted through an ATM or POS terminal, Telephone/PC Express Teller service, Online/Mobile Banking transactions or debit card purchase will be recorded on your periodic statement. You will receive a statement or notice of the availability of your

statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement or notice at least quarterly.

8. Electronic Statement.

The Credit Union has the capability of capturing your periodic statement electronically (eStatement) and posting it in a secure manner so that you may retrieve it at your convenience. YOU HAVE THE RIGHT TO HAVE YOUR STATEMENT PROVIDED ON PAPER or receive it electronically. If you elect to have your statement presented electronically, we may also send, from time to time, other notices and promotional material. The Credit Union will provide you error-resolution information with each periodic statement.

Equipment Required: You will need access to a computer and the Internet. Your current Carolina Trust online banking requires an Internet browser that supports 128-bit encryption. We recommend the latest version of your Internet Browser. See our website for the latest supported version requirements. You'll also need:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit if you wish to save your eStatements.
- Adobe Acrobat® Reader if you wish to print your eStatements.
- An email account with an Internet Service Provider and email software.

Both Netscape and Microsoft offer free download upgrades of their browsers on their respective websites. Although you will view your eStatement in an HTML format, if you wish to print or save the online statement, it will be in a PDF format, which requires the installation of Adobe Acrobat Reader®. If you do not currently have Adobe Acrobat Reader, you may download a free copy by visiting

<https://get.adobe.com/reader/>.

Authorizing eStatements: You must sign up for eStatements through Online Banking which you can reach via our website www.carolinatrust.org. We will consider your request for eStatements to be your agreement that the Credit Union will post your statement in a secure location and notify you via email that your statement is ready for pick up. Your statement will remain on the site for 90 days from the date we notify you. We will stop sending paper statements on this account unless you notify us that you no longer wish to receive eStatements; however you can always request a special copy of the statement be created for you. See "Schedule" for applicable fees.

Canceling eStatement: If you are not happy with your eStatement after you have tried it for at least one full quarter (3 months), we will switch you back to paper statements. We must hear from you at least five business days before the end of a statement period, which is either the last business day of the month or last day of business for the quarter. You may switch from eStatements back to paper statements by making a selection in online banking or contacting the Credit Union. See "Schedule" for the Paper Statement Process/Mail delivery fee.

Supplemental paper statement: If you need to get a paper copy of your statement, you may do so by calling the number(s) previously listed. See the "Schedule" for applicable charges.

Member Responsibilities: It is your responsibility to keep the Credit Union apprised of your current email address. If email is returned undeliverable, we will attempt to re-send it; however, it is your responsibility to contact us if you do not receive your statement or notice of statement. You are also responsible for picking up your statement. Statements will reside on the secure site for 90 days. If you do not pick up your statement within that time, you will have to call for a paper statement to be generated and pay the appropriate charge shown on the "Schedule".

9. Notice When Amount of Preauthorized Payment(s) Vary.

If you preauthorize the Credit Union to make payments to persons or companies other than the Credit Union that vary in amount, then the person or company you are going to pay has the obligation to notify you ten (10) days before each such payment is due and how much it will be. (When required, you must fill out an appropriate agreement with the Credit Union authorizing such payments, the terms of which are incorporated herein). You may choose instead to get this notice only when the payment differs by more than a certain amount from the previous payment, or the amount falls outside certain limits that you set.

10. Liability for Failure to Make a Transaction.

If the Credit Union does not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, the Credit Union may be liable for your losses or damages. However, there are some exceptions to this, which include the following:

- a. You do not have enough money in your account to make the transaction through no fault of ours.
- b. The transaction goes over the credit limit on your overdraft line.
- c. Circumstances beyond our control (such as fire, flood or electrical failure) prevent the transaction, despite reasonable precautions that we have taken.
- d. The funds in your account are subject to legal process or other similar encumbrance.
- e. The transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements.
- f. Access to your account has been blocked for reasons previously disclosed in this Agreement.

11. Information Disclosure.

We will disclose information to third parties about your account or the transactions you make: (1) when it is necessary for completing transactions, or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission.

12. In Case of Errors or Questions about Transactions.

In case of errors or questions about your electronic transfers, telephone us at (843) 448-2133, (888) 448-2133 toll free or write us at PO Box 780004, Myrtle Beach, SC 29578-7804, as soon as you can. (For any errors involving a line of credit account, you must review your Loan Agreement and Disclosure and/or VISA® Credit Card Agreement for a description of your rights.) We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You should provide the following information:

1. Tell us your name and account number.
2. Describe the transfer you are unsure about, and include to the extent possible, the type, date and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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 ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Special Rules for Provisional Credit for VISA® Check Card Transactions:

If you believe a VISA® Check Card Transaction was unauthorized, we will re-credit your account within five business days 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 ask you to put your complaint in writing, we need not re-credit your account, or we may reverse any credit previously made to your account, until we have received

it. We may withhold provisional credit, to the extent allowed under applicable law, if the delay is warranted by the circumstances or your account history.