Notices, Terms & Conditions

We recognize and respect your need for privacy and security as you visit our site. When you visit our site to view any pages, read product information, or use our on-line calculators and tools, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the strict purpose of tracking activity on our site. This allows us to better understand how many people use our site and which pages and features are most popular.

The only information we normally collect, and store is:

- The name of your internet service provider;
- The website that referred you to us (if any);
- The date and time the pages were accessed; and
- The page or pages you accessed.

There are instances where you may specifically elect to provide us with personal information. If you fill out a feedback or request form or send us an email, you are transmitting the information that appears to you in the form or the message. This will typically include information like your name, mailing address, email address, the kind of request you are making, and any other information necessary to fulfill your request. This information is used internally only for the purpose of fulfilling your request or for contacting you directly and is not given or sold to any other organization.

If you link to another site from any of our pages, you are leaving our site pages, and we cannot be held responsible for any information that may be gathered at a linked site. The linked website may have a privacy policy that is different than that of Meadowland Credit Union and that may provide less security; please consult the linked website's privacy policy for further information.

Terms of Use

The use of this website is subject to the following Terms of Use:

Website Use: By browsing and using this website you acknowledge acceptance of these Terms. We reserve the right to update, modify, or remove portions of these Terms at any time without notice to you by posting the changes to our website. You are responsible to regularly review these Terms. Unauthorized use of this website may give rise to a claim for damages and/or be a criminal offense.

Your use of this website and any dispute arising out of such use is subject to the laws of the State of Wisconsin.

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EXCEPT AS SPECIFICALLY SET FORTH HEREIN OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, WE SHALL NOT BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO THE SYSTEM, EQUIPMENT, BROWSER AND/OR THE INSTALLATION OR MAINTENANCE

THEREOF, ACCESS TO OR USE OF OUR ONLINE BANKING SERVICE, FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT, THE INTERNET, THE SYSTEM, OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, BUGS, ERRORS, CONFIGURATION PROBLEMS OR INCOMPATIBILITY OF COMPUTER HARDWARE, SOFTWARE, THE INTERNET, OR THE SYSTEM, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS, PROBLEMS WITH INTERNET SERVICE PROVIDERS, PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES, PROBLEMS WITH DATA TRANSMISSION FACILITIES OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL.

EXCEPT AS OTHERWISE EXPRESSLY PROVIDED, YOU UNDERSTAND AND AGREE THAT YOUR USE OF OUR ONLINE BANKING SERVICE IS AT YOUR SOLE RISK AND THAT THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES, ARE PROVIDED ON AN "AS IS" "WHERE-IS" AND "WHERE AVAILABLE" BASIS AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU.

Children's Online Privacy Protection Act Statement

Meadowland Credit Union does not knowingly collect, maintain or use personal information from its website about children under 13 years of age. If a child under 13 sends personal information online, Meadowland Credit Union will only use that information to respond directly to that child, notify parents or seek parental consent. You must be age 18 or older to submit an online application for membership or a loan request.

Unlawful Internet Gambling Enforcement Act

Transactions restricted by the federal Unlawful Internet Gambling Enforcement Act are prohibited and should not be processed through business (commercial) accounts at the credit union.

Funds Availability Policy Disclosure

This Disclosure describes your ability to withdraw funds at Meadowland Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

- When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday.
- When a deposit is made by electronic deposit, wire transfer or cash, the deposited funds are available the same business day.
- When a deposit is made by check, the deposited funds may be available the next business day.
- A business day is any day of the week except Saturday, Sunday and Federal Holidays. A deposit made before 5:30 PM is considered deposited that day. A deposit made after that time, or on a day we are closed is considered deposited the next business day.
- We may cash a check or make a deposit available immediately if you have the funds to cover that check in any of your accounts with us. If we do, we may hold those funds (equal to the amount of the check) in your other account(s) according to the timelines described elsewhere in

this policy. If you withdraw the funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

LONGER DELAY MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of the deposit. However, the first $275.00 of your deposits will be available the next business day.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You are depositing to a new account;
- We believe a check you deposit will not be paid;
- You deposit checks totaling more than $6,725 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last 6 months; or
- There is an emergency, such as a failure of communication or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

In Case of Errors or Questions about Your Electronic Transfers Involving Consumer Accounts

Call us at (920) 467-8105 or write to us at: Meadowland Credit Union, P.O. Box 133, 1040 N. Main St, Sheboygan Falls, WI 53085 as soon as you can, if you think your statement is wrong or if you need more information about an electronic transfer covered by this Agreement which is listed on the statement.

We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or 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 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 so that we receive it within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (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 ten (10) business days, we are not required to provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to provisionally credit your account for the amount you think is in error. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless you already had an established account with us before this account was opened.

When the investigation is completed, we will make any necessary or appropriate adjustments to your account. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error or the error was different than you described, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Electronic Funds Transfer Disclosure

a. **Consumer Liability.**
(Tell us AT ONCE if you believe your debit card or code (PIN) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft protection). If you tell us within 2 business days after you learn of the loss or theft of your card or code, you can lose no more than $50 if someone used your card or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed

to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

b. **Contact in event of unauthorized transfer.** If you believe your card or code has been lost or stolen, call: (920) 467-8105 or write: Meadowland Credit Union, P.O. Box 133, 1040 North Main Street, Sheboygan Falls, WI 53085.

   You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

c. **Business days.** For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

d. **Transfer Types and Limitations.**

   1. **Electronic Funds Transfers Initiated by Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. In all cases, these third-party transfers will require you to provide the third party with your account number and credit union information. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

   2. **Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

   3. **ATM Transfers**. You may use your debit card to:
      i. Withdraw cash from your checking or savings account
      ii. Transfer funds between your checking and savings accounts whenever you request
      iii. Get information about the account balance of your checking or share savings account(s)
      iv. Some of these services may not be available at all terminals.

   4. **Debit Card Point-of-Sale Transactions.** You may access your checking account(s) to purchase goods in person, online, or by phone; pay for services in person, online, or by phone; get cash from a merchant, if the merchant permits; and do anything that a participating merchant will accept.

   5. **Limitations on Dollar Amounts of Transfers.**
      i. You may withdraw up to $300 from checking or share savings account(s) each day using your debit card at an ATM.
      ii. You may not exceed $1,000 in transactions per day using your debit card for point of sale transaction(s).

6. **Home Banking Transfers.** You may access your account(s) by computer through the internet by logging onto our website at www.meadowlandcu.org and using your personal identification number, password, and multifactor authentication to transfer funds between various accounts; make loan payments from checking or share savings account(s); and get account information from the last 24 months.

7. **Mobile Banking Transfers.** You may access your account(s) by downloading our mobile banking app and using your personal identification number and password to transfer funds between various accounts; make loan payments from checking or share savings account(s); and get account information from the last 24 months. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

e. **Fees.** See separate fee schedule for charges to replace a lost debit card, PIN reminder, and other fees relating to EFT services**.**

f. **ATM Fees.**
When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

g. **Currency Conversion.** When you use your Debit Card at a merchant that settles in currency other than US dollars, MasterCard will be convert the charge into a US dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

h. **Mastercard Automatic Billing Updater Notice of Right to Opt Out.** Your Debit Card will be automatically enrolled in the free Mastercard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time. If you want to opt out, phone us at 920-467-8105 or mail us notice of your intention to opt out at Meadowland Credit Union, P.O. Box 133, 1040 N. Main St, Sheboygan Falls, WI 53085. You must include your name, address, account number, and last six digits of your card number. If you opt out, you may opt back in if you decide you want the Mastercard Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

i. **Confidentiality.** We will disclose information to third parties about your account or the transfers you make:
    i. Where it is necessary for completing transfers, or
    ii. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
    iii. In order to comply with government agency or court orders, or

iv. As explained in the separate Privacy Notice.

j. **Documentation.**

1. **Terminal transfers**. You can get a receipt at the time you make any transfer to or from your account using our automated teller machines or point-of-sale terminals. However, you may not get a receipt if the amount of the transfer is $15 or less.

2. **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (920) 467-8105 to find out whether the deposit has been made.

3. **Periodic Statements.** You will get a monthly account statement for your checking and share savings accounts, unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

k. **Preauthorized payments.**

1. Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at (920) 467-8105, or write us at P.O. Box 133, 1040 North Main St, Sheboygan Falls WI 53085, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Refer to the separate fee schedule for the amount we will charge you for each stop-payment order you give.

2. **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be.

3. **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

l. **Financial Institution's Liability.**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would go over the credit limit on your overdraft line;
3. If the automated teller machine where you are making the transfer does not have enough cash;
4. If the terminal was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; or
6. There may be other exceptions stated in our agreement with you.