



SAVER'S SWEEPSTAKES ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling in conjunction with your Saver's Sweepstake Account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers to your Saver's Sweepstake Account, but we do not recommend you authorize a third party to transfer money from your Saver's Sweepstake Account because this will reduce the number of entries available for the drawing.

Transfers to and from your Saver's Sweepstakes 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. This information can be found on your check or draft as well as on a deposit or withdrawal slip. 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.

Voice Response System Telephone Transfers - types of transfers and frequency and dollar limitations You may access your account by telephone 24 hours a day at 715-346-6534 or 1-877-368-7928 using your personal identification number, a touch tone phone, and your account numbers. You can transfer funds from a share, share draft, or money market account to your Saver's Sweepstakes account. You may transfer money from your Saver's Sweepstakes account to any other SCU account or request a check payable to you. We do not recommend transfers or check withdrawals from your Saver's Sweepstakes account because this will reduce the number of entries available for the drawing. Transfers to or from your Saver's Sweepstakes account is limited to no more than \$10,000. You may get information about account balance, the last 90 days of deposits and withdrawals, and obtain tax information for your Saver's Sweepstakes account.

Internet Banking Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.sentrycu.org and using your password, your account numbers and multi-factor, to: transfer funds from a share, share draft, or money market account to your Saver's Sweepstakes account. You may transfer money from your Saver's Sweepstakes account to any other SCU account or request a check payable to you. We do not recommend transfers or check withdrawals from your Saver's Sweepstakes account because this will reduce the number of entries available for the drawing. Transfers to or from your Saver's Sweepstakes account is limited to no more than \$10,000. You may get information about account balance, the last 90 days of deposits and withdrawals, and obtain tax information for your Saver's Sweepstakes account.

Mobile Banking Transfers - types of transfers and frequency and dollar limitations – To use the SCU mobile banking application you must be enrolled in Internet Banking, downloaded the SCU mobile banking application, and use your password and multi-factor authentication to: transfer funds from a share, share draft, or money market account to your Saver's Sweepstakes account. You may transfer money from your Saver's Sweepstakes account to any other SCU account or request a check payable to you. We do not recommend transfers or check withdrawals from your Saver's Sweepstakes account because this will reduce the number of entries available for the drawing. Transfers to or from your Saver's Sweepstakes account is limited to no more than \$10,000. You may get information about account balance, the last 90 days of deposits and withdrawals, and obtain tax information for your Saver's Sweepstakes account.

FEES

There are no fees or penalties for transfers to or from a Saver's Sweepstakes account except for transfers from a Money Market account to a Saver's Sweepstakes account where a fee will apply to all transfers less than \$250.00. Please see the fee schedule for more information on this fee.

DOCUMENTATION

- **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 715-346-6534 or 1-877-368-7928 to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement in any month that you have EFT (electronic funds transfer) or Regulation E transactions. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Notice of varying amounts.** If you authorize a third party to make 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. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) Remember that it is not recommended that you permit such payments.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. 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 you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system 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.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; 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 written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- Generally. Tell us AT ONCE if you believe your PIN or passwords used for voice response, internet banking, or mobile banking have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your PIN or password, you can lose no more than \$50 if someone used your PIN or password without your permission. If you do NOT tell us within 2 business days after you learn

of the loss PIN or password, and we can prove we could have stopped someone from using your PIN or password 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 PIN, password, 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 PIN or Password has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 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 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 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 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account), to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

SENTRY CREDIT UNION
1800 NORTH POINT DRIVE
STEVENS POINT, WISCONSIN 54481
Business Days: Monday through Friday
Holidays are included unless specifically provided otherwise.
The credit union is closed on the same days as the
Sentry Insurance Home Office in Stevens Point.
Phone: 715-346-6534 or 1-877-368-7928
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Revised: 03/03/2021