

This disclosure is made on or before the occurrence of the first Electronic Funds Transfer (EFT) authorized by you. Tell us AT ONCE if you believe your card has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. If you tell us within two (2) business days after you learn of the loss or theft of your card, you can lose no more than fifty dollars (\$50.00) if someone used your card 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, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could owe as much as five hundred dollars (\$500.00). Be advised that if you do not tell us within sixty (60) days after a statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. We will extend the time period due to a good reason (such as a long trip or a hospital stay).

Call 1-866-887-2800 or write to Account Control Technology; Attn: EFT Error Resolution; PO Box 8012, Canoga Park, California, 91309 in the event:

- You believe your card was stolen or lost
- You require to stop a payment on the card or account *
- You are the victim of identity theft
- Your card was used in the subject transaction without your permission
- You believe that your instructions for the transfer have not been followed by Account Control Technology
- There is an error in any transfer **
- To confirm that any transaction has occurred, or has not occurred.

You may contact us during our normal business hours, Monday through Friday from 8:30 a.m. to 4:30 p.m. Pacific Standard Time (except for certain holidays). You may also leave a voicemail message with the details of the subject transaction with a call-back number should you wish to be contacted.

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 a government agency or court orders; or (iv) if you give us your written permission.

In order to maintain the confidentiality of certain details that are essential to your account, the limitations on the frequency and dollar amount of transfers are being withheld from these disclosures. However, the transaction relates only to instructions for the transfer of funds as agreed by you and ACT. Should you believe that your account/card was used as not authorized, please contact us at the phone number or ACT address, as noted above. There are no fees imposed by ACT for the use of the transactions that you have elected.

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 circumstances beyond our control (such as fire, flood, earthquake, or other natural disaster or force majeure) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

*** STOP PAYMENT NOTICE. Your request must be received three (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 fourteen (14) days after you call. If these payments vary in amount, we will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose 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. If you order us to stop payment three (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.**

**** ERROR RESOLUTION NOTICE. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Tell us:**

- Your name and account number
- A description of 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
- Tell us the dollar amount of the suspected error.

PLEASE SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

If you tell us orally, we may require that you send us your complaint or question in writing 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 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 may not 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 credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.