

## IMPORTANT SAFETY TIPS WHEN USING AN ATM

- Be Observant of Your Surroundings. Before, and when approaching any ATM, be alert for suspicious persons or circumstances. If you should observe any suspicious persons or circumstances, or you otherwise feel uneasy or uncomfortable with your surroundings, do not use the ATM. Come back at a more appropriate time or choose an ATM at another location. Report any suspicious persons to law enforcement authorities.
- Be Ready to Transact Business. Before approaching any ATM, have your access card and transaction ready and in your hand so you don't have to reach into your purse or wallet while standing in front of the ATM. By being ready before approaching the ATM, your transaction is quicker and safer.
- Be Courteous to Other Users. When approaching an ATM, which is in use, do not stand directly behind the person using the machine. Allow an adequate distance so that they may conduct their transaction securely, privately and confidentially.
- When Transacting Business, continue to be observant of your surroundings. Stand between the ATM and the people waiting to use the machine so that others can't see you enter your PIN and perform your transaction. If you observe any suspicious persons or circumstances, terminate your transaction, immediately leave the area and contact law enforcement authorities.
- Leave Quickly. Upon completion of your transaction, retrieve your card and receipt, and immediately leave the ATM area. Do not count or otherwise expose any money received from the ATM. Maintain a safe distance between you and any stranger. If you believe that you are being followed, you should go to the nearest place where there are other people and contact law enforcement authorities.
- Memorize your Personal Identification Number (PIN). Do not write your PIN on your Card or leave it in your wallet. Keep your PIN a secret and afford your card the same security as cash. If you suspect unauthorized use of your card, or if your Card is lost or stolen, notify the Credit Union immediately. Never give Information about your Card, PIN, or accounts to strangers or inquirers on the telephone.

Users of ATMs should utilize such other precautions as may be appropriate under any particular set of circumstances. The Credit Union expressly disclaims any and all liability as relates to the use of ATMs owned or controlled by the Credit Union except as provided by statute.

### Lockheed Federal Credit Union

2340 Hollywood Way, PO Box 6759, Burbank, CA 91510

**Member Service Center:** (800) 328-LFCU (5328)

Available weekdays, 6 a.m. to 8 p.m. (Pacific Time)

Saturdays, 8 a.m. to 3 p.m. (Pacific Time)

**TDD line for hearing impaired:** (800) 342-5977

Available weekdays, 8 a.m. – 5 p.m. (Pacific Time)

**Web site:** <http://www.lfcu.com>

*NCUA Your savings federally insured up to \$250,000 by the NCUA.*

*We do Business in accordance with the federal Fair Housing Law and the Equal Credit Opportunity Act.*



**LOCKHEED**  
FEDERAL CREDIT UNION

## ANNUAL DISCLOSURE NOTICE

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

**In Case of Errors or Questions About Your Electronic Transfers** telephone us toll-free at (800) 328-LFCU (5328) or Write to us at LFCU, 2340 Hollywood Way, P.O. Box 6759, Burbank Ca 91510 **IMMEDIATELY** (as soon as you can) if you think your statement or receipt is wrong, shows transfers and transactions that you did not authorize, or if you need more information about a transfer listed on your 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.

If you do not tell us within 60 days after the statement was mailed to you, you may not recover funds lost after the 60-day period if we can prove that the loss could have been prevented had you told us in time.

When reporting errors or questions:

- (1) Tell us your name and 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, and
- (3) Tell us the dollar amount of the suspected error and the date it occurred

If you notify us orally, we may require you to 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) calendar 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 request in writing and we do not receive it within ten (10) business days, we may not recredit 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 provisionally 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 determine 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.

### YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act

**Notify Us In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us as soon as possible at the address listed on your bill or the

address below. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

#### **Send Billing Inquiries to:**

**Lockheed Federal Credit Union  
P.O. Box 10819, Burbank, CA 91510  
Tel. (800) 328-LFCU (5328), or (818) 565-2020**

#### **In your letter, give us the following information:**

- (1) Your name and account number;
- (2) The dollar amount of the suspected error; and,
- (3) Describe the error or explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your Savings or Checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us within three (3) business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Written Notice: We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

### **SPECIAL RULE FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (1) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (2) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### **ACCOUNT STATEMENTS AND NOTICES**

We issue periodic account statements that reflect all activity for the preceding statement period. Periodic account statements are sent to the mailing address you have provided, which should be kept current at all times. Account statements may also be provided to you electronically at your request through the Statements feature of Online Banking, our Internet banking service. It is your duty to exercise reasonable care and promptness in the examination of all periodic account statements submitted to you by us, and to discover any errors, unauthorized transactions or alterations on any items charged to your account, and to notify the Credit Union promptly after discovery. Failure to discover and/or report errors or unauthorized transactions within the time limitations set forth below will constitute a breach of your duty hereunder and preclude any claims for loss resulting from such failure:

- **Paper Items (checks and drafts)** – no later than 30 calendar days after we sent the statement on which the transaction is first reflected;
- **ACH Debit Entries** – no later than 60 calendar days following the original date of the transaction; and
- **ATM, POS and Other Electronic Fund Transfers** – no later than 60 calendar days after we sent the statement on which the transaction is first reflected.

The Credit Union's retention of your checks (share drafts) does not alter or waive your responsibility to examine your statements or the time limits for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charged to your account unless you notify us in writing within the above time limitations. If you fail to receive a periodic statement you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

### **ELECTRONIC PRESENTMENT AND PAYMENT OF CHECKS**

In some cases when you write a check to a merchant in payment of goods or services the merchant may present that check electronically for payment instead of sending us the paper check. Also, if your check is returned unpaid to a merchant due to non-sufficient funds, the merchant may re-present the check to us electronically. Generally, merchants who make use of electronic presentment of checks will inform you of their intention to do so at the time you give them your check. When we receive these items in electronic form, we will debit them against your account in the same manner as if we had received the actual paper check.

Except for any fee debited via an EFT from your account by the merchant or other payee because the check was returned for insufficient or uncollected funds, check re-presentments (such as checks returned NSF and subsequently re-presented for payment) wherein the original check was processed in paper form are NOT covered under the Electronic Fund Transfers Act. The person debiting the fee electronically must give notice and/or obtain your authorization.

#### **PLEASE NOTE**

Effective July 21, 2011, the first \$200 of your deposits may be available on the first business day after the day we receive your deposit.