

**VA PITTSBURGH EMPLOYEES
FEDERAL CREDIT UNION
ELECTRONIC FUND TRANSFERS (EFT) DISCLOSURE**

This disclosure, required by law, is designed to give you information concerning your accounts that utilize Electronic Fund Transfers (EFT's).

The types of EFT available to you are: deposit of employer payroll deduction, deposit of government payments, and audio response. There are no limitations on the frequency and dollar amounts of the EFT with regards to employer payroll deduction or deposits of government payments, but you are limited to 6 transfers per month using our audio response system (this does not include transfers to facilitate the payments of your loan with the credit union). There are no charges for Electronic Fund Transfers. You will receive a monthly statement as documentation of the EFT when using audio response. You will receive a quarterly statement when government payments are received or deposit of employer is received.

If you have arranged to have EFT deposits made to your account at least once every 60 days, you can call us at (412) 365-4205 to find out whether or not the deposit has been made. The business days of the credit union are Monday 11:00 am - 3:30 pm, Tuesday thru Friday 8:00 am - 3:30 pm. The Credit Union is not open for business on all holidays that are observed by the Federal Government.

We will disclose information about your account to third parties only (1) to comply with government agency or court orders or (2) if you have given us your written permission.

If we do not make a transfer (deposit) to your account on time or in the correct amount, we will be liable to your losses or damages with the following exception, if documentation from the originating source proves that payment was not received by the Credit Union on the scheduled deposit date. When you authorize a merchant to electronically debit your share draft account, this is an electronic funds transfer and subject to this EFT Disclosure and Agreement.

In case of errors or questions about your Electronic Fund Transfers, telephone us at (412) 365-4205 or write us at: 7180 Highland Drive, Pittsburgh PA 15206

We must hear from you within 60 days after we sent the first statement on which the suspected error occurred. You must provide us with the following information.

1. Your name and account number.
2. Describe the transfer you are unsure about, and explain as clearly as possible why you believe it is in error or why you need more information.
3. Tell us the dollar amount and date 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 tell you within 10 business days after we hear from you the results of our investigation 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 that there was no error, we will send you a written explanation within 3 days after completion of our investigation. You may ask for the copies of the documents used in our investigation.

The credit union will accept liability for any error that was caused directly by our staff. You will not be liable for any transactions, in the above instance. The credit union will promptly credit your account for any amounts proved to be in error.