



# DEBIT ORIGATION (DBO) AUTHORIZATION FORM

NEW  
 CHANGE  
 CANCEL

Name or Title of the Account	<b>GOLDEN 1 ACCOUNT INFORMATION</b>
Financial Institution to be debited	Please Print Last Name, First, MI
Routing/Transit Number	Account Number
Account Number to be Debited	Day Time Phone Number

## A VOIDED CHECK IS REQUIRED FOR NEW AND CHANGES

- Deductions with the same financial account number and transfer date must be listed or will be deleted.
- Business Accounts require documentation referencing members name and account number from other institution.
- Temporary Checks or Deposit Slips are not acceptable.
- Variable Loans cannot be set up.

	Account #	Suffix	Amount	Transfer Date (mm/dd/yy)
Shares			\$	
			\$	
Related Shares			\$	
			\$	
Loans			\$	
			\$	
Related Loans			\$	
			\$	
Checking			\$	
			\$	
Total Monthly Deductions			\$	

Please allow 15 business days for processing a new, change or delete request.

## AUTHORIZATION AGREEMENT

I hereby authorize Golden 1 Credit Union to charge my checking account by electronic debit and apply the funds as indicated above. I also request and authorize the financial institution named above to accept and honor this order drawn by Golden 1 Credit Union, provided there are sufficient funds available in my account to pay such order upon presentation.

This authorization is to remain in full force and effect until Golden 1 Credit Union and the Depository Financial Institution has received one of the following: (1) written notification from me or either of us, (2) verbal communication received to Golden 1's Contact Center Department (only in the event you are closing your account), (3) Golden 1 terminates the agreement if three insufficient funds returned notices are received from the Depository institution in a 12 month period. Request must be received in such a time and in such manner as to afford Golden 1 Credit Union and the Depository Financial Institution a reasonable opportunity to act on it (15 business days).

Payments for loans that are paid off will be deleted from this service and will automatically reduce or cancel the amount being processed.

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law.

Your signature acknowledges that you consent to the terms above.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Payroll Department Use Only		Branch Teller #	
Entered by		Branch Initial	
Date Entered		Date Received	

**DISCLOSURE OF  
ELECTRONIC FUND TRANSFERS**

(Revised - March 2017)





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## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your 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 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. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). 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. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.

- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**Telephone Teller<sup>SM</sup> Transfers - types of transfers** - You may access your account by telephone 24 hours, 7 days a week at **1-877-GOLDEN 1 (1-877-465-3361)**, **Option 2** using your personal identification number, a touch-tone phone and your account number(s), to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
  - the account balance of checking accounts
  - the last five deposits to checking accounts
  - the last five withdrawals from checking accounts
  - the account balance of savings accounts
  - the last five deposits to savings accounts
  - the last five withdrawals from savings accounts

**ATM Transfers - types of transfers and dollar limitations**

- You may access your account(s) by ATM using your ATM card and personal identification number (PIN) or Visa<sup>®</sup> Debit Card and personal identification number (PIN), to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
  - dollar limitations will be disclosed in writing at card issuance
- get cash withdrawals from savings account(s)
  - dollar limitations will be disclosed in writing at card issuance

- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from line of credit to checking account(s)
- transfer funds from line of credit to savings account(s)
- make payments from checking account(s) to consumer loan accounts with us, except payments to credit cards
- get information about:
  - the account balance of your checking account(s)
  - the account balance of your savings accounts

Some of these services may not be available at all terminals.

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

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- dollar limitations will be disclosed in writing at card issuance

**Types of Visa® 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, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- dollar limitations will be disclosed in writing at card issuance

**Visa®/Mastercard Foreign Transaction Fee**

Transactions that you incur in foreign currencies will be posted to your account in U.S. dollars. Foreign transactions are normally converted to U.S. dollars by the network processing the transaction, which may impose a fee for this service. Since conversion



may occur after the date of the transaction, the conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree that the transaction amount as converted by the network may be deducted from your account, as well as any conversion charges which are imposed. You agree to accept the converted amount in U.S. dollars.

Visa USA charges us a .8% International Service Assessment (ISA) on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. The currency conversion rate used to determine the transaction amount in U.S. dollars is either (i) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date, in each instance in addition to the VISA ISA fee.

Any time you complete a foreign transaction using your ATM or Debit Card through the MasterCard Network, such as through Cirrus® or Maestro®, for a transaction in a foreign country (excluding transactions initiated in U.S. territories or at U.S. military bases in foreign countries), you will be assessed an Issuer Cross-border Assessment fee (“ICA”). In addition, you will be assessed a Currency Conversion Assessment fee (“CCA”) if the merchant settles in a currency other than U.S. dollars. Therefore, if you perform a transaction outside of the U.S. and the transaction is in a foreign currency, you will be assessed both the ICA and the CCA fees. However, if the transaction is in U.S. dollars, then you will be assessed only the ICA fee. Currently, the ICA fee is 0.90% (90 basis points) and the CCA fee is 0.20% (20 basis points). These fees are assessed by MasterCard to Golden 1 and passed on to members. The currency conversion rate used to determine the transaction amount in U.S. dollars is either (i) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date, in each instance in addition to the CCA fee.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

Please see your cardholder agreement for additional information relating to the use of your ATM Card and Visa® Debit Card.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Debit Card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: Accel™ Network (© 2013 Fiserv, Inc. or its affiliates. Accel and the Accel logo are trademarks of Fiserv, Inc.).

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your ATM/Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

Examples of the types of actions you may be required to make to initiate a transaction on the Accel Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. Accel Network billers are required to display the Accel logo. Accel Network billers

must also allow you to choose how your payment is directed. Thus, you could see the Accel logo and choose to direct your payment through the Accel Network. In addition, Accel Bill Payments are not authenticated with a PIN; instead the biller authenticates your identity using known information derived from an existing relationship with you.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

### **Golden 1 Online<sup>SM</sup> Online Transfers - types of transfers -**

You may access your account(s) by computer through the Internet by logging on to our Web site at **golden1.com** and using your account number and your password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- perform online external transfers incoming and outgoing
  - not available on New Generation Checking<sup>SM</sup> Account
  - not available on Golden 1 Freedom Checking<sup>SM</sup> Account
- make payments from checking to loan account(s) with us
- make payments from checking to third parties (Bill Payment)
- make payments from savings to loan account(s) with us
- get information about:

- the account balance of checking account(s)
- the deposits to checking account(s)
- the withdrawals from checking account(s)
- the account balance of savings account(s)
- the deposits to savings account(s)
- the withdrawals from savings account(s)
- loans, Term-Savings Certificate

### — FEES —

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

### — DOCUMENTATION —

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your accounts at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can also contact us at **1-877-GOLDEN 1 (1-877-465-3361), Option 2** to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

## — PREAUTHORIZED PAYMENTS —

- **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 is how:

Call or write us at the telephone number or address listed in this brochure 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 calendar days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **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. (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.)
- **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.

## — 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) as explained in the Privacy Disclosure disclosed elsewhere

### — UNAUTHORIZED TRANSFERS —

#### (a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code 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 or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). You can lose no more than \$50 if someone used your card and/or code without your permission, and, either:

- (i) your card was used to initiate a transaction without a PIN or other personal identification number and you notify us of the unauthorized use, or
- (ii) you tell us within 2 business days after you learn of the loss or theft of your card and/or code. 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, this time period may be extended.

• ***Additional Limit on Liability for Visa® Debit Card.***

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions made using your lost or stolen VISA® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check 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 brochure, 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 (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 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, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 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 and provisional credit will be revoked.

You may ask for copies of the documents that we used in our investigation.

GOLDEN 1 CREDIT UNION  
CARD INVESTIGATIONS  
P.O. BOX 15966  
SACRAMENTO, CALIFORNIA 95852-0966

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: **1-877-465-3361**

### **MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST**

All ATM/Visa® Debit Cards are nontransferable and are property of Golden 1. The Credit Union may cancel, modify, and restrict the use of any Card upon proper notice or without notice if your account is overdrawn or where necessary to maintain or restore the security of accounts on the ATM system.



## **NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM or debit card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM or debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area

and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.

10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, take your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; take it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

# **Golden1**

**Credit Union**

Headquarters

P.O. Box 15966

Sacramento, CA 95852-0966

**1-877-GOLDEN 1 (1-877-465-3361)**

**golden1.com**

Your savings federally insured to at least \$250,000 and backed  
by the full faith and credit of the United States Government.

# **NCUA**

National Credit Union Administration, a U.S. Government Agency

794707-030

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