

# **Susquehanna Valley Federal Credit Union**

## **DISCLOSURE OF ACCOUNT TERMS**

This document is your permanent copy of Susquehanna Valley FCU's  
Disclosure of Account Terms. Please keep it for your reference.

Revised September 2015

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## PRIVACY DISCLOSURE POLICY

### Categories of Information That We Collect

We collect nonpublic information about you from the following sources:

- From membership and loan applications and other forms, we obtain information such as name, address, Social Security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions, and other sources listed on the application.

### Categories of Information That We Disclose & Parties to Whom We Disclose:

We disclose information to companies that perform services for us such as marketing services or printing services, other financial institutions with which we have joint marketing agreements, companies that help us complete transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorized, or protect the security of your financial records. All information we share is either permitted or required by law.

If you terminate your membership with Susquehanna Valley Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### Confidentiality & Security:

We restrict access to nonpublic personal information about you to those employees who have specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## THE FAST ACT – FAIR CREDIT REPORTING

The Fair Credit Reporting Act (Regulation V), known as the Fair and Accurate Credit Transactions (FACT) Act, Section 217, has been amended and became effective December 1, 2004.

**NOTICE: *We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.***

This amendment to section 217 of the Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports and limit the type and amount of marketing solicitation that you receive.

## USA PATRIOT ACT

### Identification Programs As Required By the USA Patriot Act

#### Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

#### What This Means for You

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

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**NOTE: CREDIT UNION SERVICES ARE NOT AN EMPLOYMENT BENEFIT. IN ACCORDANCE WITH CREDIT UNION POLICY, DENIAL OF SERVICES OTHER THAN THE RIGHT TO MAINTAIN A SHARE ACCOUNT AND THE RIGHT TO VOTE AT ANNUAL AND SPECIAL MEETINGS CAN BE ENFORCED.**

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## CHECK CLEARING/FUNDS AVAILABILITY (REG CC)

### Funds Availability Policy Disclosure

This policy statement applies to “transaction” accounts and share savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

- 1. General Policy.** Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- 2. Longer Delays May Apply.** In some cases, we will not make all the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of the deposit.

- 3. Holds on Other Funds.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.
- 4. Special Rules for New Accounts.** If you are a new member, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state, and local government checks will be available on the same day as the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the 9th business day after the day of your deposit.

***Please remember that even after we have made funds available to you, and you have withdrawn the funds, are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.***

## **ELECTRONIC FUNDS TRANSFER (REG E)**

The purpose of this Disclosure Statement is to make you aware of your rights and responsibilities when using our Electronic Funds Transfer Services.

### **Automated Clearinghouse (ACH) Transactions**

The ACH is a nationwide system used to process electronically originated credit and debit transfers. ACH credit transfers include direct deposit and payroll payments. ACH debit transfers include consumer payments on insurance premiums, mortgage loans, and other bills. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

### **Provisional Payment Disclosure**

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the Originator of the entry) shall not be deemed to have paid you in the amount of such entry.

### **Notice Disclosure**

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

### **Choice of Law Disclosure**

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of [provide State] as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

### **Electronic Check Conversions**

A transfer via ACH where a consumer has provided a check to enable the merchant or other payee to capture the routing, account and serial numbers to initiate the transfer. A payment made by a bill payer under a bill payment service available to a consumer via computer or other electronic means.

- a) **Notice about Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. You authorize us to collect a fee (see our fee schedule) through an electronic fund transfer from your account if your payment is returned unpaid.
- b) **Consumer Liability and Billing Errors.** Notify SVFCU immediately, by calling or writing, if you have questions regarding a transaction or if you believe information from a check has been used for an electronic fund transfer without your permission.

*See the CONSUMER LIABILITY and BILLING ERRORS sections in the Funds Availability & Electronic Funds Disclosure.*

### **Service Offered**

If you specifically authorize us to electronically accept deposits, we will provide such services at NO CHARGE. You can arrange to have certain recurring payments automatically deposited to your account. Examples of this service include the direct deposit of Social Security payments, other government payments and the direct deposit of your wages or salary.

### **In Case of Errors or Questions**

If you think your statement is wrong or if you need more information about a transfer listed on your statement, we must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

### **How to Notify Us**

If you believe there is an error in your account, call or write:

**(717) 737-4152**  
**Toll Free: (800) 948-1454**

**Susquehanna Valley Federal Credit Union**  
**3850 Hartzdale Drive • Camp Hill, PA 17011**

Business Days: Monday through Friday, excluding federal holidays and Christmas Eve Day  
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

### **Documentation of Transfers**

- a) **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 to find out whether or not the deposit has been made.
- b) **Periodic statements.** You will get a periodic account statement.

### **Account Information Disclosure**

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

### **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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the automated teller machine was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.

*There may be other exceptions stated in our agreement with you.*

### **Error - Resolution Notice In Case of Errors or Questions about Your Electronic Transfers**

Telephone or write us immediately, at the phone number or address shown elsewhere in this disclosure, 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.

- a) Tell us your name and account number.
- b) 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.
- c) 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, 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 (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 you already have an established account with us before this account is opened.

We will tell you the results within 3 business days after we complete 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.

## **CHECK 21 SUBSTITUTE CHECK DISCLOSURE**

### **What is a Substitute Check?**

To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

### **What are My Rights Regarding Substitute Checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

### **How Do I Make a Claim for a Refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by using the information provided on the last page of this disclosure packet. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: the check number, the amount of check, and the person to whom you wrote the check.

## **IMPORTANT NOTICE! TRANSFERS & REG D**

**Regulation D limits the number of certain transactions done on a savings account to six transactions during any one month.**

- Overdraft protection transfers
- Transfers or payments to third parties made by automated clearinghouse (ACH), Online Banking, Bill Payer, Telephone Banking, fax, email, messenger, telephone, check, debit card, or draft.

**When Regulation D Limits are reached:**

- When a check or ACH debit is presented for payment on your checking account and you do not have funds available in that account, your overdraft protection will not cover them if you already had six of any combination of Regulation D transactions (listed above). Your check or ACH debit will be returned NSF and a \$30.00 fee will be charged to your account.

- When making a transfer on the telephone or by using Telephone Banking or Online Banking, once you have reached a total of six Regulation D transactions for the month, your request will be denied.

#### **Transactions not affected by Regulation D:**

- Transactions performed in person at the Credit Union office by the member are not subject to any limitations, even if making a payment to a third party.
- Transactions, including withdrawals and transfers to other accounts, performed at an automated teller machine (ATM).

### **JOINT SHARE ACCOUNT AGREEMENT**

The Credit Union is hereby authorized to recognize any of the signatures subscribed on the account card(s) in the payment of funds or the transaction of any business for the account. The joint owners of the account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and be subject to the withdrawal of receipt of any of them, and payment to any of them or the survivor(s) shall be valid and discharge the Credit Union from any liability for such payment.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

Owners and joint owners must be the same on all suffixes under an account number, excluding certain accounts like loans and IRAs.

### **ATM/VISA CHECK CARD AGREEMENT AND DISCLOSURE**

This ATM/Visa Check Card Agreement is the contract which covers your and our rights and responsibilities concerning the ATM/Visa Check Card ("Card") services offered to you by Susquehanna Valley Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more Share, Share Draft/Checking or Line of Credit accounts you have with the Credit Union. ATM/Visa Check Card transactions are electronically initiated transfers of money from your account through the ATM/Visa Check Card services described below. By signing an application or account card for ATM/Visa Check Card services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the ATM/Visa Check Card services offered. You also agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. The Credit Union will not knowingly authorize charges related to online gambling or any transaction that may appear suspicious of fraud or illegal use.

1. **ATM/Visa Check Card.** If approved, you may use your Card with a Personal Identification Number ("PIN") throughout the United States and in certain foreign countries at a STAR automated teller machine ("ATM") or an ATM which bears the PLUS SYSTEM name and logo ("PLUS SYSTEM ATM" or "HONOR SYSTEM"). Transactions include (a) withdraw cash from your accounts, (b) effect transfers to or from your accounts in the amounts you request, (c) make or arrange for deposits to your accounts or (d) receive information regarding the balance in your accounts. Some ATMs may only provide access to the account you have designated as your Primary checking account. Not all ATMs accept deposits. There may also be limits on the amount of funds which you are allowed to deposit in certain ATMs.

You may use the Card at any retail establishment ("Merchant") wherever ATM/Visa Check Cards are accepted to purchase goods and services and/or obtain cash where permitted by the Merchant ("Purchase"). If the transaction is processed using the Visa Check Card capability no PIN is required to authenticate and validate the transaction. The Visa purchase capability is not available with the Credit Union's ATM Card. If you use the Card to make a Purchase, you shall be requesting the Credit Union withdraw the funds in the amount of such Purchase (including any cash received from the Merchant) from your primary transaction (checking) account designated on the application form and directing or ordering the Credit Union to pay such funds to the Merchant.

A hold will be placed on the funds in your primary checking account and any available balance in your Share Savings account that may be necessary to cover the transaction. The hold will be in the amount of the transaction request that has been submitted by the Visa Merchant for authorization. For certain transactions conducted outside of the



United States, it may take up to seven (7) business days to post the transaction to your account. Any purchase refund made by a Merchant will be posted to your Primary account.

From time to time we may make arrangements with other networks to grant access to Susquehanna Valley Federal Credit Union ATM/Visa Check Cards. We shall inform you when such arrangements are made and describe the added services which will be made available to you and the charges therefore at the time.

The following limitations on the frequency and amount of ATM/Visa Check Card transactions may apply:

- Purchase amounts are limited to the amount in your account or \$800, whichever is less.
- You may withdraw up to a maximum of \$400 in any one day from an ATM, if there are sufficient funds in your account.
- There is currently no limit on the number of point-of-sale transactions.

2. **Deposit Information.** Deposits made at STAR ATMs are posted to your account(s) according to the rules and regulations of those account(s). Susquehanna Valley Federal Credit Union reserves the right to collect the items so deposited before such funds are made available to you under our funds availability policy which is contained in our disclosure statement required under the Expedited Funds Availability Act.

You may deliver cash, checks and other items at STAR ATMs located in New Jersey, Delaware, Pennsylvania, or Maryland for transmission to us for deposit to your account(s). You may not deliver such items at STAR ATMs located in states other than specified above. Not all ATMs may accept deposits and some ATMs may limit the amount of funds which may be deposited. You are responsible for the items deposited through the ATM. Items that are uncollectible will be deducted from your account(s). If the funds are not available in your account, you agree to promptly pay the Credit Union the amount that is not collected. Foreign currency is not permitted to be deposited.

3. **Conditions of VISA Check Card Services.**

- a. **Ownership of Cards.** Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.
- b. **Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- c. **Foreign Transactions VISA.** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a 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 the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

**For VISA Debit Transactions**

A 1.0% fee is assessed by VISA on international transactions when a currency conversion occurs. VISA will impose a 0.8% fee on foreign transactions where a currency conversion is not performed.

- d. **Security of Personal Identification Number (PIN).** The PIN issued to you is for your security purposes. Any code issued to you is confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access code, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of this access code and the Credit Union suffers a loss, we may terminate your VISA Check Card services immediately.
- e. **Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all VISA Check Card transactions to or from any share draft and checking or loan accounts as provided in this

Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any VISA Check Card transaction on any account from any joint account owner.

4. **Fees and Charges.** There are certain fees and charges for VISA Check services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. The following fees and charges will be deducted from your share draft (checking) account as applicable.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

- There is no limit to the number of point-of-sale and VISA Check Card transactions made per month.
- We reserve the right to charge \$5.00 for each additional replacement card if more than one card is requested within 6 months. Additional fees may be incurred if other than standard delivery is requested.
- Non-sufficient funds fee of \$30.00.

5. **Member Liability.** Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If a transaction was made with your Card or Card number without your permission, and is either a VISA or Interlink transaction, you will have no liability for the transaction, unless you are grossly negligent in the handling of your card. If a transaction was made without your permission and is not a VISA or Interlink transaction, it was made at an ATM or if you are grossly negligent in the handling of your card, your liability is determined as follows.

If you tell us within two (2) business days, you can lose not more than \$50 if someone uses 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 lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. You agree that if you give your cards(s) and PIN to someone else to use, you are authorizing them to act on your behalf and you will be responsible for any use of the cards(s) by them. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write to the Credit Union.

**Local: (717) 737-4152 or Toll Free: (800) 948-1454**  
**After Hours: (800) 554-8969**

**Susquehanna Valley Federal Credit Union**  
**3850 Hartzdale Drive • Camp Hill, PA 17011**

6. **Right to Receive Documentation.** You will receive a printed receipt for each STAR, PLUS, HONOR ATM transaction or VISA Check Card Purchase transaction which you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges which we may impose for such services or transactions.
7. **Account Information Disclosure.** We will disclose information about your account or the transactions you make to third parties:
- Where it is necessary to complete transactions;
  - To verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau;
  - To comply with government agency or court orders;
  - In accordance with your written permission;
  - In order to comply with government or administrative agency summonses, subpoenas or orders, or court orders; and
  - On receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.
8. **Business Days.** Our business days are Monday through Friday, excluding holidays.

9. **Liability for Failure to Complete an Electronic Funds Transfer Transaction.** If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:
- There are insufficient funds in your account to complete the transaction through no fault of ours;
  - The funds in your account are uncollected;
  - The funds in your account are subject to legal process;
  - The transaction you request would exceed the funds in your account plus any available overdraft credit;
  - The STAR, PLUS or HONOR ATM has insufficient cash to complete the transaction;
  - Your card has been reported lost or stolen and you are using the reported card;
  - We have a reason to believe that the transaction requested is unauthorized;
  - The failure is due to an equipment breakdown which you knew about when you started the transaction at the STAR, PLUS or HONOR ATM or Merchant terminal;
  - The failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure or by another cause beyond control;
  - You attempt to complete a transaction at a STAR, PLUS or HONOR ATM or Merchant terminal which is not a permissible transaction listed above, or
  - The transaction would exceed security limitations on the use of your CARD.
  - In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.
10. **Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.
11. **Billing Errors.** In case of errors or questions about electronic funds transfers from your accounts, call or write us at the telephone number/address on your statement. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.
- Tell us your name and account number.
  - Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
  - 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 ten (10) business days.

We will tell you the results of our investigation 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.

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

\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

\*\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

**NOTE:** If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

12. **Termination of EFT Services.** You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.
13. **Governing Law.** This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Pennsylvania and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.
14. **Enforcement.** You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

## **STANDARD, PREMIUM & REBATE CHECKING ACCOUNT DISCLOSURE & AGREEMENT**

If approved for a Checking Account, you must maintain a share savings account with a minimum balance of \$5.00.

The Credit Union is authorized to accept deposits and withdrawal requests from this Account subject to the joint account agreement (if applicable) and the terms and conditions listed below and to charge all such payments against the shares in your Account.

- Only share draft (check) blanks and other methods approved by the Credit Union may be used to make withdrawals from this account.
- The Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. The Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.
- When paid, share drafts become the property of the Credit Union and will not be returned.
- Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a share draft.
- Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- It is understood that the Credit Union may conduct a search through a national reporting agency for history pertaining to misuse and NSF activity on previous checking, saving, and ATM accounts and may report misuse of this Account to the agency.
- Premium Checking Accounts will be paid dividends, which will be compounded monthly. Standard Checking Accounts do not pay a dividend. The dividend rate and compound period are subject to change at any time.
- Premium Checking Accounts require a minimum balance. There will be a fee, the amount of which will be established by the Board of Directors and may be changed from time to time, when the balance of the Account is below the minimum.
- The Credit Union cannot do an automatic search for other accounts that you own to cover overdrafts. If you would like to request that a flag be placed on an account other than your primary share account on this account, you will need to notify the Credit Union in writing.

## REBATE CHECKING ACCOUNT DISCLOSURE

The average daily balance is used when calculating the rebate earned for the statement cycle. When all of the Rebate Checking requirements are met, your rebate will be calculated for the month. Rebates are given in the form of an ACH deposit into your Rebate Checking Account. If any of the requirements are not met, your account will receive no rebate for the month, there will be no penalty and your account will function as a free checking account. All requirements will be reset at the beginning of each month.

- If you close your account before the end of the month, no rebate will be earned and you will lose all rebates accrued to that point.
- Your rebate earned balance will accrue until you have met or exceeded the amount of the rebate that you have earned for your account. ACH deposits will be in the amount of \$25.00. Any amount earned over this value will be added to your next rebate. You will be notified via email that you have earned a rebate.
- When opening the account, you are required to provide and maintain a valid email address, enroll in e-statements, and register for Online Banking and Bill Payer. You must also receive at least \$300 in direct deposit to the Rebate Checking Account each month.
- Rebates will be determined each month and based on balances between \$0 and \$20,000 each cycle the minimum monthly requirements are met.
- Available to personal accounts only. Fees could reduce the earnings on the account. Membership required. Rates and terms are subject to change without notice.

## MONEY MARKET ACCOUNT DISCLOSURE

- This account whether it be individual or in joint names, is for the personal use of the member(s) only and is non-transferable.
- Periodic statements will be sent to you not more frequently than once per month. Any objection respecting any item shown on a periodic statement of this Money Market Draft Account is waived unless made in writing to the credit union before the end of sixty (60) days after the statement is mailed.
- The Credit Union reserves the right to refuse accounts and/or the use of the Money Market Draft Accounts, at its discretion, and to terminate the deposit relationship at any time.
- This account requires a minimum balance of \$2,500.00 to earn the stated interest rate. Both the minimum balance and the stated interest rate may be changed by the Credit Union from time to time at the discretion of the Board of Directors. If the balance falls below this minimum, the account will earn interest at the same rate as the base share account and a fee will be charged to the account at the end of the month.
- Interest will be paid and compounded periodically. The interest period and compounding period will be established by the Board of Directors.
- This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- This account is also subject to such other terms, conditions, and service charges as the Credit Union may establish from time to time.
- Withdrawals without a fee are restricted to six (6) per calendar month. There will be a fee for withdrawals in excess of six (6) each month. The fee is established by the Board and may change from time to time. See current rate schedule for the fee amount.
- Withdrawals include share drafts/checks, Credit Union withdrawal checks, transfers or withdrawals by cash. The account may be accessed by phone, in person, by audio response, Internet or check. The Credit Union may change the means of account access at a future time.
- The Credit Union reserves the right to conduct a search through a national reporting agency for history pertaining to misuse and insufficient funds activity on previous checking, savings, and ATM accounts and may report misuse of this account to the agency.
- The Credit Union cannot do an automatic search for other accounts that you own to cover overdrafts. If you would like to request a flag be placed on additional accounts you have with the Credit Union in addition to your primary share savings account, please notify the Credit Union in writing.
- The agreement governing the use of the Money Market Account may be amended at any time by the Credit Union's Board of Directors.

## **AUDIO RESPONSE TECHNOLOGY**

Susquehanna Valley Federal Credit Union's Audio Response Technology (ART) may be used for obtaining information regarding your account, transferring funds within your accounts, withdrawing funds from your account and other transactions as they become available.

By electing to have access to ART you understand that your Personal Identification Number (PIN) is for your protection and should not be disclosed to anyone other than any joint owner on your account. This PIN enables you to transact business by phone and is private information. Should you choose to share your PIN with another party, you will not hold Susquehanna Valley Federal Credit Union responsible for transactions performed using your PIN.

*See Electronic Funds Transfer (Reg E) section for additional disclosure information.*

## **ONLINE BANKING**

Online Banking allows you to have access to your Susquehanna Valley Federal Credit Union account 24 hours a day, 7 days a week. You will be able to receive e-statements, check your balance, view account histories, view and print check copies (within 90 days of the checks clearing date), obtain information about your loans, transfer funds within your account, request stop payments, download information to select financial programs, and much more.

By electing to have access to your account online you agree to conduct inquiries, transactions, and activities to your account as allowed under this Susquehanna Valley Federal Credit Union Online Banking Agreement. You understand that your Personal Identification Number (PIN) is for your protection and you will not disclose it to anyone other than joint owners of this account. Should you choose to share your PIN with another party, you indemnify and hold harmless Susquehanna Valley Federal Credit Union for any activity conducted by the person(s) with whom you have shared the information.

## **ELECTRONIC BILL PAYER**

Electronic Bill Payer is a service that makes it simple and convenient to pay any bill. All you have to do is verify that the amount you have been billed is correct and schedule the payment. SVFCU will do the rest.

Susquehanna Valley FCU requests that Bill Payer users schedule bills for payment at least five business days prior to the bill's due date. The payment will be sent on the date specified by the user to ensure that it is received on time.

See the Schedule of Fees and Charges for current pricing.

Never disclose your PIN to anyone who is not on your account. SVFCU is not responsible for activity conducted by anyone other than the owner(s) on an account.

## **STATUTORY LIEN**

If you are in default on a financial obligation with us, federal law gives the right to apply the balance on shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

## **DISCLOSURE AGREEMENT**

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.

**Amendment of this Agreement.** I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the CARD after the effective date of any such amendment or change shall constitute my acceptance of an agreement to such amendment or changes.

Feel free to contact the Credit Union with any questions you may have concerning this notice.

Susquehanna Valley FCU  
3850 Hartzdale Drive  
Camp Hill, PA 17011-7809  
(717) 737-4152  
(800) 948-1454  
[www.SVFCU.org](http://www.SVFCU.org)

## TRUTH IN LENDING DISCLOSURE (REG DD)

Pages 15 – 18 contain the required Truth in Lending Disclosures. Please refer to these pages for our Schedule of Fees & Charges and Account Terms.

### SCHEDULE OF FEES & CHARGES

#### STANDARD, PREMIUM AND REBATE CHECKING

Monthly Service Charge (Standard, Premium and Rebate Checking) .....	None
Minimum Balance (Standard and Rebate) .....	None
Minimum Balance (Premium) .....	\$1,000.00
Below Minimum Monthly Balance Fee (Premium only) .....	\$10.00
Non-Sufficient Funds (NSF) Charge .....	\$30.00
NSF Daily Maximum.....	\$120.00
Stop Payment (per item) .....	\$10.00
Stop Payment of Series of Checks .....	\$20.00
Check Copy .....	\$2.00
Certified Share Draft.....	\$5.00
Cashier's Check.....	\$5.00
Teller's Check.....	2 free per day; each additional \$5.00
Temporary Checks .....	\$0.20 Each Over 5
Account Balance Assistance (per hour).....	\$30.00
Account Research (per hour).....	\$30.00
Special Handling Fee.....	\$25.00
Returned Deposit Item .....	\$30.00
Personal Checks (Standard).....	Per Catalog
Personal Checks (Premium & Rebate).....	Limited Free

#### MONEY MARKET DRAFT

Minimum Balance.....	\$2,500.00
Below Minimum Balance Fee (monthly) .....	\$10.00
Non-Sufficient Funds (NSF) Charge .....	\$30.00
Excessive Withdrawal Fee (in excess of six per month, each).....	\$20.00
Stop Payment (per item) .....	\$10.00
Stop Payment of Series of Checks .....	\$20.00
Check Copy .....	\$2.00

#### ATM/VISA CHECK CARD SERVICES

Monthly Fee.....	None
Withdrawals .....	First 10 Per Month Free/\$1.00 Each Additional
Deposits, Inquiries & Point-of-Sale Transactions .....	FREE
Non-Sufficient Funds (NSF) Charge .....	\$30.00
Empty Envelope Deposit .....	\$30.00
Deposit Returned Unpaid.....	\$30.00
Deposit Adjustment.....	\$2.00
Replacement Cards (each additional card if more than one card is requested within six months) .....	\$5.00

#### ACH/ELECTRONIC SERVICES

Non-Sufficient Funds (NSF) Charge .....	\$30.00
Stop Payment .....	\$5.00
Wire Transfers	
Incoming .....	FREE
Outgoing – Domestic.....	\$20.00
Western Union Domestic .....	\$20.00

<b>Electronic Bill Payer</b>	
Standard Checking .....	6 Free/\$0.50 each additional
Premium and Rebate Checking.....	20 Free/\$0.50 each additional
Stop Payment of Bill Payer Check .....	\$10.00
Merchant Returns .....	\$5.00

**LENDING FEES**

Late Payment Fee – Consumer Loans (14 or more days) .....	\$30.00
Late Payment Fee – Real Estate Loans (14 or more days).....	5% of payment or \$30.00, whichever is greater
Skip a Month.....	\$20.00 for loans with monthly payment \$75 and under; \$40.00 per loan all others
Real Estate Loan Application Fee .....	\$25.00 to be returned at closing
Real Estate Loans.....	All Applicable
Returned Check Charge .....	\$30.00

**VISA CREDIT CARD**

Late Payment Fee (10 or more days).....	\$25.00
Returned Check Charge .....	\$30.00

**OTHER FEES**

Visa Gift Cards .....	\$2.00
Foreign Currency Service.....	\$8.00 Handling Fee plus Shipping Charge
Notary.....	FREE
Signature Guarantee .....	FREE
Telephone Banking (ART) .....	FREE
Online Banking.....	FREE
Mobile Banking.....	FREE

**INACTIVE ACCOUNTS**

After 1 Year.....	\$5.00 per month
Escheat Processing .....	\$20.00

Federally Insured by NCUA





## SHARE CERTIFICATES & IRA SHARE CERTIFICATES

Account Type	Minimum Balance to Open Account	Minimum Balance to Obtain Annual Percentage Yield	*Dividend Rate (see attached rate sheet for current rates)	*Annual Percentage Yield	Dividends Compounded/Credited
• Regular Share & IRA Certificates					
6 Months	\$500	\$500	_____ %	_____ %	Monthly/Monthly
1 Year	\$500	\$500	_____ %	_____ %	Monthly/Monthly
2 Years	\$500	\$500	_____ %	_____ %	Monthly/Monthly
3 Years	\$500	\$500	_____ %	_____ %	Monthly/Monthly

### ACCOUNT TERMS

- **Compounding and Crediting.** Dividends will be compounded and credited monthly. If you close your certificate account before dividends are credited, you will receive accrued dividends.
- **Balance Computation Method.** Dividends are calculated by the average daily balance method, which applies a daily periodic rate to the principal in your account each day.
- **Dividends Paid** on the full balance in the account at the rate that corresponds to that tier.
- **Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit to your account.
- **Transaction Limitations.** For accounts opened prior to April 1, 2009 and/or after April 30, 2011, you may not make deposits into the account until the maturity date stated on the certificate. For accounts opened between April 1, 2009 and April 30, 2011, additional deposits are allowed with the following limitations: ACH/payroll deposits are limited to a minimum of \$10 monthly recurring payments; Over-the-counter deposits are limited to a minimum of \$500 per deposit.
- **Early Withdrawal Penalties.** We will impose a penalty if you withdraw any of the funds before the maturity date.  
**For accounts opened before April 1, 2009:** 90 days dividends  
**For accounts opened on or after April 1, 2009:** 30 days of dividends, whether earned or not, for each year of the term.
- **Renewal Policies.** At maturity, your share certificate will automatically renew for the same term as the current item, up to three years, unless you notify us otherwise within 10 days of maturity.
- **Nature of Dividends.** Dividends are based on the Credit Union's available earnings at the end of a dividend period and by Federal Regulations cannot be guaranteed. Dividends are computed on the actual amount in the account and are compounded monthly.
- **Annual Percentage Yield (APY) assumes dividends remain on deposit.** Withdrawals of dividends will reduce earnings. Current dividend rates will be quoted upon request or at the time of opening an account.

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# REGULAR SHARE, PREMIUM CHECKING, STANDARD CHECKING, REBATE CHECKING, MONEY MARKET, CLUB & IRA ACCOUNTS

Account Type	Minimum Balance to Open Account	Minimum Balance to Obtain Annual Percentage Yield	*Dividend Rate (see attached rate sheet for current rates)	*Annual Percentage Yield	Dividends Compounded/Credited
• Share Account	\$5.00	\$100.00	_____%	_____%	Quarterly/Quarterly
• Standard Checking	None	N/A	N/A	N/A	N/A
• Rebate Checking	None	N/A	_____%	N/A	Rebate Paid to Acct
• Premium Checking	\$1,000.00	N/A	_____%	_____%	Monthly/Monthly
• Christmas Club Account	None	None	_____%	_____%	Quarterly/Quarterly
• Special Club Account	None	\$100.00	_____%	_____%	Quarterly/Quarterly
• IRA Share Account	None	None	_____%	_____%	Quarterly/Quarterly
• Money Market Account	\$2,500.00	\$2,500.00	_____%	_____%	Monthly/Monthly

## ACCOUNT TERMS

- **Dividends.** The dividend rate and APY are subject to change at any time and are determined by the Credit Union Board of Directors. Dividends are declared at the end of each dividend period and are based on the Credit Union's available earnings at the end of a dividend period. By Federal Regulations, dividends cannot be guaranteed.
- **Compounding and Crediting.** Dividends will be compounded quarterly and will be credited quarterly, on the last day of the dividend period. For example, the first dividend period of the calendar year is January 1 through March 31. All dividend periods follow this same pattern of dates. Exception: Money Market Accounts and Premium Checking Accounts will be compounded and credited monthly. The dividend declaration date is the last day of the dividend period and for the example above is March 31. If you close your account before dividends are credited, you will receive accrued dividends.
- **Balance Computation Method.** Dividends are calculated by the average daily balance method, which applies a daily periodic rate to the principal in your account each day. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
- **Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit to your account.

## Share Account, Christmas Club Account, Special Club Account, IRA Share Account, and Money Market Account

- **Transaction Limitations.** During any statement period, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of preauthorized or automatic transfer or telephonic order or instruction. See Transactions Affected by Regulation D on page 7.
- **Money Market Account.** If the balance in the Money Market Account falls below the minimum balance required, the dividend rate and APY will revert to the share savings account rate and a fee will be charged to the account at the end of the month.
- **Premium Share Draft Account.** Your account will be charged a \$10.00 fee if the balance of your Premium Share Draft Checking Account falls below the minimum balance required.

## Fees for Overdrawing Accounts

- Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point-of-purchase, preauthorized automatic debit, telephone-initiated withdrawal or any other electronic withdrawal or transfer transaction that is attempted on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or payment of a check draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an Overdraft Advance limit for your account such fees may reduce your approval limit. Please refer to the Fee Schedule for current fee information.

## OUR SERVICES

### Accounts

Savings • Premium, Standard & Rebate Checking  
Money Market • Certificates • Clubs Accounts  
Traditional and Roth IRAs  
Coverdell Education Savings Accounts

### Loans

New Auto • Used Auto • Mortgages  
Visa® Credit Cards (Platinum and Classic)  
Home Equity Loans • Home Equity Lines of Credit  
Share Secured Loans • Signature/Personal Loans

### Other Services

ATM/Visa Check Cards  
Online Banking • Electronic Bill Payer  
Online Applications • Telephone Banking  
Direct Deposit • Wire Transfers • Visa Gift Cards  
Coin Counting Machine

Member Business Directory  
Notary and Signature Guarantee Services  
Safe Deposit Boxes  
US Savings Bond Redemption  
Foreign Currency

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## LOCATIONS and HOURS

### West Shore

3850 Hartzdale Drive • Camp Hill, PA 17011

### East Shore

339 East Park Drive • Harrisburg, PA 17111

(717) 737-4152 • (800) 948-1454

Fax (717) 737-0589 • Loan Fax (717) 441-2022

### West Shore Lobby Hours

Monday, Tuesday, Thursday & Friday  
9:00 a.m. – 5:30 p.m.  
Wednesday • 9:45 a.m. – 5:30 p.m.  
Saturday • 9:00 a.m. – noon

### West Shore Drive-Up Hours

Monday – Tuesday • 8:30 a.m. – 5:30 p.m.  
Wednesday • 9:45 a.m. – 5:30 p.m.  
Thursday – Friday • 8:30 a.m. – 6:00 p.m.  
Saturday • 8:30 a.m. – noon

### East Shore Hours

Monday • 9:00 a.m. – 5:00 p.m.  
Tuesday • 10:00 – 4:00  
Wednesday • Closed  
Thursday • 10:00 – 4:00  
Friday • 9:00 a.m. – 6:00 p.m.  
Saturday • 9:00 a.m. – noon