

- b) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- c) Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for STAR SYSTEM CENTER, STAR ATM, or PLUS SYSTEM ATM transactions or 20 business days for Purchase transactions or any transactions that were made outside of the United States, the Commonwealth of Puerto Rico or any political subdivisions thereof ("International Transactions") after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days for STAR SYSTEM CENTER, STAR ATM, or PLUS SYSTEM ATM transaction or 90 days for Purchase or International Transactions to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days if it is a STAR SYSTEM CENTER, STAR ATM, or PLUS SYSTEM ATM transaction or 20 business days if it is a Purchase or International Transaction for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within 10 business days, we may not recredit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

**14. Disclosure of Account Information.** We will disclose information about your account or the transactions you make to third parties:

- a) where it is necessary to complete transactions;
- b) to verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau;
- c) in accordance with your written permission;
- d) in order to comply with court orders or government or administrative agency summonses, subpoenas, orders, examinations and escheat reports; and/or
- e) 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.

**15. Our Liability for Failure to Complete an Electronic Fund 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:

- a) there are insufficient funds in your account to complete the transaction through no fault of ours;
- b) the funds in your account are unavailable;
- c) the funds in your account are subject to legal process;
- d) the transaction you request would exceed the funds in your account plus any available overdraft credit;
- e) the STAR SYSTEM CENTER, STAR ATM, or PLUS SYSTEM ATM has insufficient cash to complete the transaction;
- f) your card has been reported lost or stolen and you are using the reported card;
- g) we have reason to believe that the transaction requested is unauthorized;
- h) the failure is due to an equipment breakdown which you knew about when you started the transaction at the STAR SYSTEM CENTER, STAR ATM, PLUS SYSTEM ATM or Merchant terminal;
- i) the failure was caused by an act of God, fire or other catastrophe, or by an electrical computer failure or by another cause beyond our control;
- j) you attempt to complete a transaction at a STAR SYSTEM CENTER, STAR ATM, PLUS SYSTEM ATM or Merchant Terminal which is not a permissible transaction listed above; or
- k) the transaction would exceed security limitations on the use of your STAR SYSTEM 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.

**16. Effective April 2, 2005 a 1% International Transaction Fee will be assessed on all transactions where the Merchant country differs from the country of the card issuer.** The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.



**STAR SYSTEMS CARD®  
DISCLOSURE STATEMENT**

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Funds Transfer Act.

**1. STAR SYSTEMS CENTER® Services.** You may use your STAR SYSTEMS CARD® or your Credit Union of New Jersey VISA® Check Card with your Personal Identification Number (PIN) at STAR SYSTEMS CENTERS to conduct any of the following transactions for each of the accounts you have requested to be accessed by your STAR SYSTEMS CARD or your Credit Union of New Jersey VISA Check Card:

- a) Withdraw cash from:
  - (1) your Share Draft account(s); and
  - (2) your Share account(s); and
  - (3) your Revolving Credit account.
- b) Deposit cash, checks or drafts to:
  - (1) your Share Draft account(s); and
  - (2) your Share account(s).
- c) Transfer funds:
  - (1) between your Share Draft account(s); and
  - (2) your Share account(s).
- d) Obtain the available balance(s) from:
  - (1) your Share Draft account(s); and
  - (2) your Share account(s); and
  - (3) your Revolving Credit or loan account(s).
- e) Make a cash advance from your credit or loan account(s).

Some STAR SYSTEMS CENTERS located in these areas may only provide access to the accounts you have designated as your primary Transaction, Statement Savings, Credit or Loan account. NOT ALL STAR SYSTEMS CENTERS MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS WHICH YOU MAY DEPOSIT IN CERTAIN STAR SYSTEMS CENTERS.

**2. STAR Automated Teller Machine ("ATM") Services.** You may use your STAR SYSTEMS CARD or your Credit Union of New Jersey VISA Check Card with your PIN at STAR ATMs to request any of the services that are available at a STAR SYSTEMS CENTER described above, except payments enclosed in a deposit/payment envelope.

**3. PLUS SYSTEM® Services.** You may use the STAR SYSTEMS CARD or your Credit Union of New Jersey VISA Check Card with your PIN at any PLUS SYSTEM automated teller machine (PLUS SYSTEM ATM) located throughout the United States, the Commonwealth of Puerto Rico, Canada, Great Britain and those foreign countries that may be added at a later date to conduct any of the following transactions for each of the accounts you have requested to be accessed by your STAR SYSTEMS CARD and have designated as the primary account of each account type. However, some foreign countries may only allow withdrawals from your share draft account.

- a) Withdraw cash from:
  - (1) your Share Draft account; and
  - (2) your Share account.
- b) Transfer funds:
  - (1) between your Share Draft account; and
  - (2) your Share account.
- c) Obtain the available balance(s) from:
  - (1) your Share Draft account; and
  - (2) your Share account.
- d) Make a cash advance from your credit or loan account.

These are the present services available from the PLUS SYSTEM network, but other services may be provided in the future as they are developed. The above transactions are only applicable to the accounts which you list on your STAR application form and have designated as the primary account of each account type, or such other primary accounts which are added later at your written request.



1301 Parkway Ave.  
PO Box 7921  
Ewing, NJ 08628  
www.cunj.org



- 4. Other ATM Network Access.** From time to time we may make arrangements with other ATM networks to grant access to STAR SYSTEMS CARDS. We shall inform you when such arrangements are made and describe the services which are made available to you and the charges thereof at that time. We have added ALLPOINT ATM network free of charge for our members.
- 5. Purchase Transactions.** You may use the STAR SYSTEMS CARD with your PIN at any retail establishment ("Merchant") where STAR SYSTEMS CARDS are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). Your Credit Union of New Jersey VISA Check Card may also be used for payment at VISA merchants worldwide: VISA transactions require your signature for authorization. The amount of all such Purchases (including any cash obtained, if permitted) will be deducted from your primary Transaction account. When you make a Purchase using the STAR SYSTEMS CARD or VISA Check Card, you will be requesting us to withdraw funds from your selected primary Transaction account in the amount of the Purchase and directing or ordering us to pay these funds to such Merchant. Any Purchase refund made by a merchant will be posted to your primary Transaction (Share Draft) account.
- 6. Limitations on the Use of Your STAR SYSTEMS CARD.** You may use the STAR SYSTEMS CARD or VISA Check Card to withdraw up to the limit shown on each business day\* and Purchase transactions at a STAR SYSTEMS CENTER, STAR ATM, PLUS SYSTEM ATM, and other ATMs which we inform you are available for you to use and at Merchants from your account(s) provided funds are available in your account(s). The day for withdrawal limits starts at 3:00pm each day and ends at 2:59pm. There are also certain limitations on the frequency of use of the STAR SYSTEMS CARD or VISA Check Card each business day. These limitations are imposed and not revealed for security purposes.

Your transaction may be refused if you (i) exceed the daily withdrawal or purchase limit, (ii) do not have adequate funds available in your account, (iii) do not enter the correct PIN, (iv) exceed the frequency of usage limitation. Transactions may also be denied in the event of an ATM or POS system failure or system communication failure. The receipt provided by the STAR SYSTEMS CENTER, STAR ATM, PLUS SYSTEM ATM or Merchant terminal will notify you of the denial.

There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your STAR SYSTEMS CARD or VISA Check Card at an ATM. The number of attempts that result in machine retention of your STAR SYSTEMS CARD or VISA Check Card is not revealed for security reasons.

- a) **VISA Check Card.** If approved, you may use your card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the credit union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the credit union. In the event of repeated overdrafts, the credit union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the credit union, ALLPOINT, STAR, PLUS networks, and such other machines or facilities as the credit union may designate. At the present time you may also use your card to:
- Make deposits to your share and share draft accounts.
  - Withdraw funds from your share, share draft and loan accounts.
  - Transfer funds from your share and share draft accounts.
  - Obtain balance information for your share and share draft accounts.
  - Access your line of credit account.
  - Make point-of-sale (POS) transactions with your card and personal identification (PIN) to purchase goods or services at merchants that accept Visa.
  - Order goods or services by mail or telephone from places that accept Visa.

b) **Exceptions Caused Due to Unusual Events.** Certain circumstances may cause an ATM or POS transaction to overdraw your account and an ATM overdraft fee may be assessed at that time. Examples include, but are not limited to, ATM or POS system in STAND-in mode due to system failure or system communication failure, untimely merchant transmission of authorized transactions, and transactions approved for less than the merchants actual charge debited to your account.

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Settlement Day Limits			
Card Type	Withdrawal	Purchase	Combined
Regular STAR	\$25	\$25	\$1,050
VISA Check Card	\$725	\$700	\$1,425

- 7. How to Contact the STAR SYSTEMS SERVICE®.** If you believe your STAR SYSTEMS CARD or your PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of your accounts has occurred or may occur, please contact the Credit Union of New Jersey immediately by calling or writing:
- Credit Union of New Jersey  
1301 Parkway Ave.  
PO Box 7921  
Ewing, NJ 08628  
1-800-538-4061 ext. 3410  
1-800-523-4175 for 24 hour access

A new card may be issued to you at that time and a "hold" will be placed on your old card. After such time, if you find your old card, you must notify us and return your old card to us. If you attempt to use your old card it may be captured and retained by the STAR SYSTEMS CENTER, STAR ATM, OR PLUS SYSTEM ATM.

- 8. Charges for Transactions.** We reserve the right to change our fee schedule from time to time and to change your account in accordance with the fee schedule that will be provided to you at least twenty-one (21) days prior to assessment or change in assessment.
- 9. Deposit Information.** Deposits made at STAR SYSTEMS CENTERS or STAR ATMs are posted to your account(s) according to the rules and regulations of those account(s) and our funds availability policies which are contained in our disclosure statement required under the Expedited Funds Availability Act ("EFA"), a copy of which has been provided to you or is available upon request. You may not deposit any foreign currency. All deposited items are removed from the STAR SYSTEMS CENTER and STAR ATM before 3:00 p.m. each business day.

Credit Union of New Jersey reserves the right to verify the items so deposited before such funds are made available to you. When all of the deposited funds become available, you may draw against the entire amount deposited up to the daily withdrawal limit. Funds from any deposits (cash or checks) made at automated teller machines (ATM's) we do not own or operate will not be available until the fifth (5th) business day after the date of your deposit. This rule does not apply to ATM's that we own or operate. All ATM's that we own or operate are identified as our machines.

You may deliver cash, checks and other items at most STAR SYSTEM CENTERS and STAR ATMs located in Pennsylvania, New Jersey, Delaware and Maryland for transmission to us for deposit to your account(s). However, some STAR SYSTEM CENTERS and STAR ATMs may not accept such items for deposit and certain other STAR SYSTEMS CENTERS and STAR ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account(s). You may not deliver such items at STAR SYSTEMS CENTERS and STAR ATMs located in New York.

- 10. Record of Transaction.** You will receive a printed receipt for each STAR SYSTEM CENTER, STAR ATM, PLUS SYSTEM ATM OR 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.

- 11. Liability for Unauthorized Transfers.** CONTACT US IMMEDIATELY if you believe your STAR SYSTEM CARD or PIN has been lost or stolen. Telephone us at the Credit Union of New Jersey phone number 1-800-538-4061 ext. 3410 during normal business hours. For 24 hour lost/stolen block access telephone 1-800-523-4175. You could lose all your money in the account(s) if you take no action to notify us of the loss of your STAR SYSTEMS CARD or PIN. If you notify us of the loss, your liability will be as follows:

- a) If you contact us within two business days of the loss of your discovery of the loss, you can lose no more than \$50.00 if someone used your STAR SYSTEMS CARD and PIN without your permission.
- b) If someone used your STAR SYSTEM CARD and PIN without your permission, you could lose as much as \$500 if you do NOT contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.
- c) Also, if your monthly statement shows transfers or Purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days, if we can prove that your contacting us would have prevented those losses.

- 12. Business Days.** Our business days are Monday through Friday. Holidays are not included.
- 13. In case of Errors or Questions About Your Transactions.** Telephone us at 609-538-4061 ext. 3410 or write us at:

Credit Union of New Jersey  
1301 Parkway Ave.  
PO Box 7921  
Ewing, NJ 08628

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You must do the following:

- a) Tell us your name, transaction account number and STAR SYSTEM CARD number.