

funds from your accounts is to notify the Credit Union to cancel your Debit Card and de-activate your PIN. You remain liable for any authorized use of your Debit Card or PIN that occurs before you tell the Credit Union to cancel them.

**Credit Union Liability:** If we do not properly complete a transaction according to our agreement with you, we will be liable for your direct losses or damages.

However, there are some exceptions.

- We will not be liable, if:
  - through no fault of ours, your account does not contain enough money, or you don't have available credit, to make the transaction;
  - the ATM where you are making the transaction does not have sufficient cash;
  - the equipment was not working properly and you knew about the breakdown when you started the transaction;
  - the money in your account is subject to legal process or other claim;
  - your Debit Card or PIN has been reported lost, stolen or missing and we have blocked the account;
  - circumstances beyond our control such as fire, flood, electrical failure, or malfunction of the central data processing facility prevent the completion of the transaction despite our reasonable precautions; or
  - there are other lawful exceptions established by the Credit Union and you are given proper advance notice of them.
- In no event will the Credit Union be liable for consequential, special, indirect or punitive costs or damages.
- The Credit Union will carry out instructions given to us electronically, whether through the ATM, or a Point of Sale terminal, or in writing such as through a Debit Card signature transaction. We will not incur liability for doing so in a reasonable manner. You agree to defend, indemnify and save the Credit Union harmless from all costs, claims, damage, or liability which we sustain as a result of carrying out in a reasonable manner instructions received through ATM, POS terminal, or signature transaction from you or an authorized user.
- The Credit Union may arrange for the availability of ATMs at various locations with access during non-business hours for the convenience of its members. However, ATM sites are not subject to our control. You assume the risk of using them since the Credit Union does not in any way warrant the security or safety of any location. The Credit Union is not responsible for wrongful acts committed by anyone who is not an authorized agent or employee of the Credit Union regarding your use of ATMs. The Credit Union will not be liable for consequential damage that you claim results from our failure to complete a transaction.
- Remember, the best way to safeguard your PIN is to store them only in your memory. Don't let anyone have them or see them. They are given to you as a convenience to you. Your carelessness in keeping them any place where they can be identified and used by someone else to take money out of your accounts may expose you to loss of funds that your Credit Union will not cover.
- Security:** Avoid using ATM machines alone at night or at sites that appear to have the potential for assault or robbery. Put your money away and leave the site as soon as you have completed the transaction. Don't key your access code into the machine when someone is in a position to see the number.

#### PRIVACY

In the ordinary course of business regarding your EFTs, the Credit Union will disclose information to a third party about your account or the transfers you make: 1) where it is necessary for completing transfers; or 2) to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or 3) to comply with government agency or court orders; 4) if you give us your written permission, or 5) on closed accounts if we reasonably believe

you mishandled your account. We will disclose information about you and your accounts to VISA USA and their agents if you have a Debit Card and use the VISA Assistance Center for emergency services. We will disclose information if we believe a third party such as a credit reporting agency or other entity has a legitimate reason for wanting the information. See the Credit Union's separate Privacy Policy for more information on the Credit Union's maintenance of the privacy of membership information.

#### CHANGE IN TERMS - CANCELLATION

- The Credit Union may change the terms of this agreement by mailing or delivering a written notice or amended agreement to you at your last known address on our records for the account. When we change this agreement, we will give you at least 21 days' written notice. You agree that we may immediately terminate this agreement and your use of Credit Union Debit Card services without prior notice if any of the following occur: (a) you (or any authorized user of your Debit Card or PIN) breach this or any other agreement between us (including loan agreements); (b) we have reason to believe that there has been or may be an unauthorized use of your Debit Card or PIN; (c) there are conflicting claims to the funds in your accounts; (d) you or any authorized signer on your account requests us to do so; or (e) you withdraw funds at a time when funds are not available in your Credit Union accounts accessed under this program and you do not have a Credit Union checking overdraft protection agreement in effect with available funds or credit.
- Your Debit Card is the property of the Credit Union and you agree to return it to us upon request.
- If you want to change your Debit Card PIN you must bring both the Card and valid identification to any Credit Union branch for re-coding.

#### DELAYED DEPOSITS

Availability of funds deposited at ATMs may be delayed. Please refer to the "FUNDS AVAILABILITY POLICY" section of the Credit Union Member Account Handbook for details. In addition, you are responsible for not attempting to use EFT devices to withdraw funds before they become available. Reference to the FUNDS AVAILABILITY POLICY will help you comply with this rule.

#### Additional Terms

- Generally, ATMs may be accessed seven days a week; individual machines are sometimes closed temporarily for servicing.
- Electronic Funds Transfer transactions may involve other Credit Union agreements, such as checking or loan agreements. Wherever applicable, the terms of these agreements shall apply as well.
- If an ATM is unable to complete a transaction three times in a row, usually because of the failure to key in the proper PIN, for your protection the Debit Card may be retained by the ATM.
- This agreement is governed by applicable law. If any provision of this agreement is found to be unenforceable, the rest of the agreement will remain in effect.
- When you use your Debit Card, you acknowledge receipt of this agreement and disclosure given to you with the card and/or PIN number.
- Business days are Monday through Friday. The Credit Union may be open to provide limited services on other days, but we do not consider those days "business days" as that term is used in this disclosure.
- If your use of EFT services results in your becoming indebted to the Credit Union, and you do not pay what you owe us, you agree to pay reasonable collection costs we incur before we take legal action. If we have to take legal action to collect what you owe us, you agree to pay our reasonable attorney's fees and all costs we incur in taking the action in addition to what you owe us, whether the legal action we take is a collection lawsuit, a bankruptcy proceeding, an appeal, or another type of legal action.
- The Credit Union can delay enforcing any of its rights under this Agreement without waiving them.

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

If you think that an electronic transfer shown on your statement is wrong, or if you need more information about a transfer, contact us at the telephone number or address listed under the "HOW TO CONTACT US" section at the end of this disclosure. Please tell us all the information requested under the section entitled "WHAT TO TELL US IN CASE OF ANY ERROR OR INQUIRY."

We must hear from you no later than **sixty (60) days** after we sent you the **FIRST** statement on which the error or problem appeared. 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 notify you of the results of our investigation **within ten (10) business days (twenty (20) business days for new accounts)** 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 (ninety (90) business days for Point-of-Sale (POS) transactions or transactions involving foreign countries, or on new accounts)** to investigate your complaint or question. If we decide to do this, we will recredit your account **within ten (10) business days (twenty (20) business days for new accounts)** 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 your complaint or question relates to a claim of unauthorized use of your VISA Debit Card and yours is not a new account (meaning it has been open with us for at least 30 days), we will provisionally recredit your account within five (5) business days.

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 recredit your account. We will send you a written explanation **within three (3) business days** after we finish our investigation, whether or not we find that we made an error. You may ask for copies of the documents that we used in our investigation.

#### HOW TO CONTACT US:

Call: (415) 775-5377 or outside 415 (800) 852-7598  
Fax: (415) 775-5340 TDD: (415) 615-7033

#### Main Office:

770 Golden Gate Avenue, SF, CA 94102

#### Hours:

Mon-Wed, Fri: 8:30 a.m. to 5:30 p.m.  
Thursday: 10:00 a.m. to 5:30 p.m.  
Saturday: 9:00 a.m. to 3:00 p.m.  
Sunday: Closed

#### Branches:

2645 Ocean Avenue, San Francisco, CA 94132  
4375 Geary Boulevard, San Francisco, CA 94118

#### Hours:

Monday: Closed  
Tues-Wed, Fri: 9:00 a.m. to 5:30 p.m.  
Thursday: 10:00 a.m. to 5:30 p.m.  
Saturday: 9:00 a.m. to 3:00 p.m.  
Sunday: Closed

#### You may write to us at:

San Francisco Federal Credit Union  
770 Golden Gate Avenue  
San Francisco, CA 94102

#### You may e-mail us at:

contacts@SanFranciscoFCU.com

#### To Report a Lost or Stolen Debit Card, call:

(415) 775-5377

#### To Report a Lost or Stolen Debit Card After Business Hours Outside the US,

call collect: (414) 341-6536 after business hours only

#### WHAT TO TELL US IN CASE OF ANY ERROR OR INQUIRY

- Your name;
- Your account number;
- A description of the error or transaction about which you are unsure;
- An explanation of why you believe there is an error;
- The dollar amount of the suspected error;
- The date of the transaction about which you have a question.



Web Page address: [www.SanFranciscoFCU.com](http://www.SanFranciscoFCU.com)

TDD For The Hearing Impaired: (415) 615-7033

ExpressLine: (415) 775-0171 or (800) 746-9600

FASTLOANS: (800) 476-FAST, 24 hours a day, 7 days a week

PERSONAL AUTO SHOPPER: (800) 823-4882

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## INTRODUCTION/SCOPE OF SERVICES

Electronic Funds Transfers (EFTs) are payments to, or withdrawals from, your account that are started electronically. This agreement applies to transactions initiated using your San Francisco Federal Credit Union VISA® Debit Card by (1) ATMs (automatic teller machines) that display the logos of networks we designate from time to time, (2) Point-of-Sale (POS) terminals that display logos of networks we designate from time to time or (3) at participating merchants, financial institutions or ATMs that display logos of networks we designate from time to time. (Debit Cards are also known as Check Cards.)

## ELIGIBILITY

Eligibility for EFT services is conditioned upon your continuing to be a Credit Union member in good standing (including the deposit and maintenance of the required Regular Share Savings Account balance stated in the Truth in Savings Disclosure and meeting your loan obligations), and your account history with the Credit Union and other institutions must be satisfactory. You need not have a checking account with San Francisco Federal Credit Union ("Credit Union," "we," "us") to qualify for a Debit Card, but you must have a Credit Union checking account to use your Debit Card for signature transactions or point-of-sale purchases.

## SECURITY OF YOUR ACCOUNTS: KEEP YOUR PERSONAL IDENTIFICATION NUMBER (PIN) SECRET

You can't use a VISA® Debit Card at an ATM or point-of-sale terminal without keying your Personal Identification Number (PIN) into the ATM or terminal after inserting your Card into the machine. Your randomly selected PIN will be given to you when you request a Debit Card. You may change your PIN if you wish by bringing your Card and valid identification to a credit union office. You will need to know your existing PIN to request a new one, but we recommend you store your PIN only in your memory. Keeping your PIN secret will keep an unauthorized person from taking money out of your Credit Union accounts.

To keep your PIN secret, please follow these simple rules. Memorize it, just as you learn a frequently called telephone number. Do not write your PIN on your Debit Card. If you must write the numbers down, do so in a way that won't make it easy for someone to find it and know what it is. Don't let anyone use your Debit Card or watch you key in your PIN. If you believe an unauthorized person has gained access to your PIN or Debit Card, telephone the Credit Union immediately (see "HOW TO CONTACT US" at the end of this disclosure) and instruct us to deactivate/block the card and PIN.

Remember that a PIN is not required to use a Debit Card for signature transactions. Treat your Debit Card as carefully as you treat cash.

## CONSENT TO TERMS

By applying for, keeping, signing or using any EFT device, you acknowledge receipt of this disclosure and you agree that your use of EFT services will be subject to its terms. If you don't want to use a Debit Card, cut all issued cards in half and return them to the Credit Union with a request that they be cancelled.

## DEBIT CARD FEATURES

A Debit Card (also known as a Check Card) bears the VISA® logo, but it is not a credit card. A Debit Card enables you or anyone you authorize to use the Debit Card to order the Credit Union to make payments from your linked Credit Union Checking Account without writing a check. If you have a checking account you can use the Debit Card to pay participating merchants for goods or services, either through a point-of-sale terminal displaying the logo of a network we have designated or by a signature transaction. You can also use a Debit card with a checking, savings, or money market account to obtain cash from ATMs, that display logos of networks we have designated. Use of the Debit Card authorizes the Credit Union to charge your Checking Account or the other account you designate for ATM access for the full amount of the transaction plus any applicable service fee as soon as the transaction posts to your account. There is no deferred payment as there is with a credit card.

## Available Debit Card Services - Signature Transactions

You can use your Debit Card to access your linked Checking Account to purchase goods and services from participating VISA® merchants and obtain cash from financial institutions displaying the VISA® logo, on signature transactions, up to \$5,000 per day. We can add other services by giving you any notice required by law.

## Available Debit Card Services – PIN Transactions

You can also use your San Francisco Federal Credit Union Debit Card to withdraw cash up to \$500.00 per day, usually in \$20.00 increments, from your linked Regular Share Savings or Money Market Savings and Checking Account. Withdrawals are available at proprietary ATMs and at non-proprietary ATMs on networks in which we participate. You can use your Debit Card to make purchases or withdraw cash from your linked Checking Account for up to \$2,500 per day in point-of-sale (POS) transactions at terminals on networks in which we participate. You can also use your Debit Card at proprietary ATMs and ATMs on certain networks to transfer funds between linked accounts and make deposits to your linked accounts. Proprietary ATMs are ATMs that we own and operate. The logos of ATM networks and point-of-sale networks in which we participate are shown on the back of your Debit Card.

## Debit Card Transaction Limits

All Debit Card transactions are limited to the amounts listed above for those transaction types or the available funds in your account, whichever is less. The per-day limit for signature transactions applies to 24-hour periods Monday through Saturday. From start of business Saturday to start of business Monday counts as one day for determining the limit for signature transactions. The per-24-hour-period limit for ATM and point-of-sale transactions applies seven days a week.

You can designate one Savings or Money Market Account and one Checking Account to access at ATMs with your Debit Card. You can access your designated non-Checking Accounts only at ATMs. Merchant and point-of-sale transactions can access only your Checking Account. If you have a Debit Card with only a Savings Account linked, you will be able to conduct ATM transactions only.

Until the earlier of (1) five days from the date of the merchant transaction or (2) the merchant authorization clearing your account, your total authorization limit will be reduced by the amount of the merchant authorization. After the transaction clears, your total authorization limit will be permanently reduced by the amount of the transaction plus any applicable fees, although additional deposits to your Checking Account will of course increase your total authorization limit after they have cleared.

Although you have sufficient funds in your Checking Account to cover a requested withdrawal, it may be possible that an ATM, merchant, financial institution or other entity that honors the Debit Card will not be able to determine your actual balance. Therefore, the Credit Union will not be liable for the refusal or inability of any such ATMs or entities to allow you to use your Debit Card or for their retention of your Card.

A Hold may remain on funds in your Checking Account even after a Debit Card transaction is cleared. For example, if a Debit Card authorization is obtained in advance for several nights at a hotel, but actual charges are put through one night at a time, a Hold might apply to both the total advance authorization and the charges for the individual nights. The Credit Union will make every effort to avoid this, but you should be aware of this possibility.

You agree not to use the Debit Card for illegal transactions such as illegal on-line gambling. We reserve the right to refuse to allow any transaction we reasonably believe to be illegal or unenforceable. However, responsibility for determining the legality of transactions for which authorized use of your Debit Card is made rests with you, not the Credit Union. The illegality of any authorized use of the Card will not be a defense to your obligation to pay the transaction amount.

## Checking Account Terms Apply to Debit Card

Use of the Debit Card will be treated as though it were a check and will also be governed by the terms of your Checking Account agreement with the Credit Union, plus any Checking Account overdraft protection agreement you have with the Credit Union, except that

- the Credit Union may charge withdrawals to the Checking Account in any order it determines consistent with the law. If funds are not sufficient to cover all withdrawals, the Credit Union may pay Debit Card withdrawals and dishonor regular checks or vice versa and
- the Credit Union cannot honor stop payment requests on Debit Card transactions.

## Transaction Dispute Rights - Applicable to Debit Cards

VISA operating rules give you certain rights to dispute merchant transactions. You must first make a good faith effort to resolve the dispute directly with the merchant. If you are unable to resolve the dispute directly with the merchant, notify the Credit Union at once. You must tell us within 60 days of the date on which we sent you the FIRST statement on which the disputed transaction appeared. Include copies of any documents that reflect your efforts to resolve your dispute with the merchant.

The Credit Union will arrange to have the dispute investigated to determine whether you have the right to have your account credited for the amount in dispute. The Credit Union will, at a minimum, provisionally recredit your account for the amount of your dispute so that you will have use of the funds within 10 business days (20 business days for new accounts). It may take up to 45 days (90 days for Point of Sale or foreign transactions or on new accounts) to make a determination. Your account will be provisionally recredited in 5 days if the dispute involves unauthorized use of your VISA Debit Card and your account is not new.

If you do not submit your dispute in writing within 10 business days after we ask you to do so, we are not required to credit your account during the investigation. If it is determined that you are entitled to a credit to your account, the Credit Union will post it (or change a provisional credit to a permanent credit) within 1 business day of the determination.

If VISA operating rules do not allow a credit to your account, any amount for which your account was provisionally credited will be deducted from your account. We will notify you if this happens, and will pay any items that overdraw your account for 5 business days after we send you this notice without imposing an overdraft fee, but only to the extent the overdrafts are equal to or less than the amount of the provisional credit we deducted from your account. If any item overdraws your account by more than the amount of the provisional credit, you will be charged an overdraft fee. You agree to immediately restore to the Credit Union the amount of any overdraft on your accounts.

Your rights to dispute merchant transactions through the Credit Union are limited to those provided by VISA's operating rules.

## Other Debit Card Terms

Although other documents you may receive when you initiate transactions with your Debit Card, such as sales receipts, may have contract terms printed on them, your agreement with the Credit Union is limited to the terms in this agreement plus your Credit Union Checking Account Agreement and any overdraft protection agreement applicable to your Credit Union Checking Account.

International Transactions (purchases, cash withdrawals and funds transfers): For international multicurrency transactions (1) the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be either (a) 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 (b) the government-mandated rate in effect for the applicable central processing date, and (2) VISA will add a 1% International Service Assessment (ISA) fee to the transaction amount, and we will pass the fee on to you. For international single currency transactions processed in U.S. dollars, VISA will add a 0.80% ISA fee to the transaction amount, and we will pass the fee on to you. The ISA fee does not apply to single currency transactions conducted in US military bases, territories, embassies, or consulates, or to single currency fund transfers conducted by the cardholder.

Merchants and others who honor the Debit Card may give credit for returns or adjustments. When the Credit Union receives the credit from the merchant or other entity, the Credit Union will credit your Checking Account for that amount.

## Debit Card Fees

The use of the Debit Card at ATMs may be subject to a fee. Third party ATM operators may impose fees for use of their ATMs. They are required to disclose these fees to you at the ATM before you complete your transaction and become obligated to pay the fee. Once you complete your transaction, the third-party ATM operator fee will be deducted from your account.

Although there is no annual fee applicable directly to the Debit Card, the Checking Account with which the Debit Card is linked may have monthly maintenance fees and may impose fees for ATM or Point-of-Sale (POS) Debit Card use which will also apply to the use of your Debit Card. Please refer to the Schedule of Fees and Charges for fees that apply to Debit Card transactions.

## Responsibility of Transactions

- You must have both your Debit Card and your personal identification number to access your Credit Union accounts through any ATM or POS terminal.
- If you authorize us to issue a duplicate Debit Card to someone, or if you give your Card or PIN to another person, you are authorizing that person to withdraw funds and perform other transactions on your accounts covered by this agreement regardless of whether you have otherwise authorized that person.
- You consent to the terms of this agreement by using your Debit Card. You continue to be bound for all transactions resulting from the use of the Debit Card until you give us written notice to deactivate the device and, if it is a physical device such as a plastic card, return it to us.
  - Any person who applied for the Debit Card, or signs a Debit Card, or uses an EFT device for transactions, is equally obligated (jointly and severally) with any other such person to meet the terms of this agreement.
  - You are also obligated to repay any charges resulting from the use of the Debit Card by another person with your express or implied permission, whether or not the person stays within the limits of use set by you.
  - Any persons who use the Debit Card are also obligated to repay the Credit Union for all charges incurred because of their use of the access device.
  - You remain bound to pay for charges under this agreement even though another person has been directed to pay the debt by agreement or court order such as a divorce decree. No release from the obligation to pay debts incurred as a result of Debit Card transactions will be valid unless (i) in writing signed by an authorized Credit Union employee or (ii) pursuant to a court order in an action to which the Credit Union is a party.
- You understand and agree that if you or anyone you authorize to use the Debit Card gives conflicting instructions on the ATM keypad and a deposit slip or other written instruction inserted into the ATM, the Credit Union will follow the instructions given on the keypad.
- You agree that if you or anyone acting with you uses your Debit Card with fraudulent intent, we consider that transaction to have been authorized by you.

## Documentation of Transactions

Each time you use a Debit Card at an ATM, you will receive an acknowledgment receipt describing the transaction (unless the machine notifies you that receipts are not available or, at some machines, you elect not to get a receipt). You will also get a receipt when you use your Card at a Point-of-Sale terminal or for a signature transaction (An ATM or POS terminal may not give a receipt for transactions of \$15 or less). If you use your Debit Card for telephone or Internet purchases, your only record may be your monthly statement. Keep your receipts to update your records and verify your monthly statements on which these transactions will also appear.

## Excess Withdrawals

Withdrawals or transfers must be backed with actual available funds in your Credit Union Checking or Savings Accounts. If you have been approved for over-

draft protection from a line of credit or shares, we will make a loan advance or transfer funds from your designated overdraft protection source sufficient to cover any negative account balance due to ATM cash withdrawals, or Point-of-Sale use of an ATM Card or Debit Card, or other Debit Card use, up to your available credit limit or the available balance in your account, depending on the overdraft protection source(s) you have. Funds will be taken out of your accounts in the order you designate on your Member Account Agreement, Debit Card application, or supplemental Overdraft Authorization Card. If you do not have authorized and available overdraft protection, we may, at our sole discretion, honor or decline any debit Card transaction initiated at an ATM or merchant. If we honor the transaction, we will deduct the paid NSF fee shown on our Fee Schedule from your account. If we decline the transaction, we will deduct the returned NSF fee shown on our current Fee Schedule from your account balance. Attempts using the Debit Card to withdraw cash against insufficient funds in Credit Union branches or Service Centers or at proprietary ATMs or network ATMs will not be honored, and no fee will be assessed. It is your responsibility not to attempt to withdraw cash or use your Debit Card for purchases against deposits that have not yet cleared in the time permitted by the law and the Credit Union procedures. If any account of yours has a negative balance because of EFT activity, you agree to immediately restore your account to a zero or positive balance.

## Your Liability for Unauthorized Use

Your liability for unauthorized use of your VISA® Debit Card use is determined by VISA USA's operating rules. Except for certain POS or ATM activity, you will have no liability for unauthorized use of your VISA® Debit Card. You agree to promptly report the loss or theft of your VISA® Debit Card whether or not you may be liable for its unauthorized use. It benefits all Credit Union members if losses due to unauthorized card use claims are kept to a minimum.

The following rules apply to unauthorized use of your Debit Card for certain ATM and POS activity that falls outside the VISA USA "zero liability" rule:

Tell us AT ONCE if you believe that your Debit Card or PIN has been lost or stolen or otherwise made available to an unauthorized person, or that someone has transferred or may transfer money from your account without your permission. Please refer to the "HOW TO CONTACT US" section at the end of this disclosure for how to provide this notification. Telephoning is the best way of keeping losses down. You could lose all the money in your account, plus your maximum overdraft line of credit if you fail to promptly report the unauthorized use of a Debit Card for certain POS or ATM transactions.

If you believe your Debit Card has been lost or stolen or otherwise made available to an unauthorized person, and you **tell us within two (2) business days** after you learn of the loss or theft, you can lose no more than \$50, if someone used your Card or PIN without your permission.

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 first statement on which the transfers appeared was mailed to you, you may not get back any money you lost after sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time. That means you could lose all the money in your account plus your maximum overdraft line of credit.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

If unauthorized use is made of your Debit Card for transactions other than certain POS and ATM transactions specified in VISA USA's operating rules, you will have no liability for it.

Please remember: Any person who receives an additional Debit Card at your request, or to whom you give your Card and/or PIN, or whom you permit (either by express or implied permission) to use your PIN or Card would be able to withdraw all of the money in your account. We refer to such persons as authorized users, and you agree that all authorized users may withdraw funds from your accounts with the Debit Card. You are obligated to repay any charges resulting from the use of your Card by authorized users, whether or not the person stays within any limits of use set by you. For example, if you give your friend your Debit Card in April to buy groceries and he/she uses it again in October to withdraw cash from an ATM, the October transaction is considered authorized by you. The only way you can stop an authorized user from withdrawing