

TERMS & CONDITIONS OF USE

1. The following definitions shall apply:
"the Credit Union", "Letterkenny Credit Union", "we", "us", and "our" each mean Letterkenny Credit Union Limited. "CU Cash Card" and "card" means the cash card issued by Letterkenny Credit Union Limited and any card which renews, replaces or supplements it. "Card use" means any use of a Letterkenny Credit Union CU Cash Card. "Your account" means your Letterkenny Credit Union CU Cash account. "The holder" means the person named on a Letterkenny Credit Union CU Cash card. "PIN" means Personal Identification Number produced by computer process allocated to the holder for use with the card.
2. Each card shall be for the sole use of the holder.
3. The CU Cash Card is exclusive to Letterkenny Credit Union members and can only be used at the cash point located outside the Letterkenny Credit Union office building.
4. The card must be returned to the Credit Union on request and it may, for a valid reason, be retained by Letterkenny Credit Union or any person acting on the Credit Union's behalf.
5. The card may be cancelled immediately upon reasonable notice to that effect being given by the Credit Union to the holder or by the holder to the Credit Union. The use of the card may also be suspended without notice for a valid reason. In any such case, any liabilities incurred by the use of the card prior to such cancellation or suspension shall remain unaffected.
6. Letterkenny Credit Union may debit the account in respect of which the CU Cash Card has been issued with all amounts disbursed by the use of the card.
7. The holder shall not use the card so as to create indebtedness to the Credit Union, which has not been previously authorised by Letterkenny Credit Union. Any indebtedness arising from the use of the card will be liable to interest charges at the standard credit union lending rate.
8. The holder is responsible for ensuring the correctness and accuracy of all payments instructions and Letterkenny Credit Union does not accept any responsibility or liability in respect of same.
9. The holder agrees to pay all administration fees and other charges levied in respect of the issue, renewal, and use of the card. The Board of Directors reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given prior to any charges being implemented.
10. The holder shall take all responsible care and precautions for the safe custody of the card and ensure that the card is not lost, mislaid, stolen or used in an unauthorised or irregular manner.
11. The holder shall keep secret his or her PIN and shall not record it on the card nor keep a written record of the number in any circumstance in which that written record and that card are likely to be lost, stolen or copied together.
12. In the event that a holders card is lost, stolen or in the possession of an unauthorised person or their PIN becomes known to others the holder must take immediate steps to cancel the card by contacting the Letterkenny Credit Union office on 074 912 4166 during normal business hours.
13. A maximum of €500 per day can be withdrawn using the CU Cash Card.
14. Letterkenny Credit Union CU Cash Card cannot be used for groups, societies or club accounts.
15. Members must be over the age of sixteen to avail of the CU Cash Card service.
16. We may disclose any information relating to you or your account to any person for the purpose of controlling card fraud or any party involved in card or PIN issuing or card transactions processing. We will not disclose information about you or your account other than to our agents, except where permitted by law.
17. The Credit Union shall not be liable if you cannot use the card in any circumstances or for any delay or failure in performance of any of its obligations in respect of the use of the card.
18. The CU Cash Card may only be used in accordance with these terms and conditions of use and any other instructions given to you by the Credit Union.
19. Letterkenny Credit Union reserves the right at all times to introduce new conditions and to vary existing conditions. The holder shall be deemed to have agreed to new conditions proposed by Letterkenny Credit Union where the holder having received notice thereof by any means Letterkenny Credit Union considers reasonable, continues to make use of the card.
20. A CU Cash Card can only withdraw money from your ATM CU Cash account, and cannot withdraw money from any other share account.
21. This agreement, the terms and conditions of use and any operating instructions are governed by the laws of the Republic of Ireland.
22. All the above terms & conditions are subject to the registered rules of Letterkenny Credit Union Ltd. and the provisions of the Credit Union Act 1997 as amended.

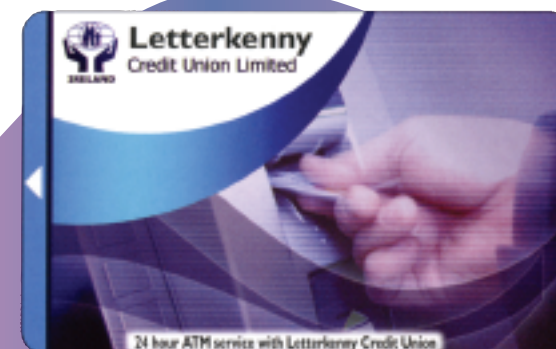


Letterkenny Credit Union Ltd.



Letterkenny Credit Union Ltd.

**No Queues,
No Fuss
...with the New**



CU CASH Card
**24 Hour Cash
Withdrawals
7 Days a Week**

LETTERKENNY CREDIT UNION LTD.
High Road, Letterkenny, Co. Donegal
Tel: 074 912 4166 Fax: 074 912 5258
E-mail: info@letterkennycu.ie
Web: www.letterkennycu.ie
and

LETTERKENNY SUB-OFFICE
Ramelton, Co. Donegal
Tel: 074 915 1500

APPLICATION FOR ATM CU CASH CARD

Please complete your details below and return to:
Letterkenny Credit Union Ltd.
High Road, Letterkenny, Co. Donegal

First Name

Surname

Date of Birth

Address

.....

.....

Tel Home Mobile

Credit Union Account Number

Replacement Card ☐ [€10 fee]

I wish to apply for a Letterkenny Credit Union ATM Cash Card which will be used to operate a Letterkenny Credit Union ATM Cash Account and authorise Letterkenny Credit Union to honour withdrawals made using the card. I hereby agree to pay all fees and charges levied by Letterkenny Credit Union in respect of the issue, renewal and use of the card.

I acknowledge that I have read and understand the terms and conditions of use in this leaflet and agree to be bound by them.

Signature

Date

Please Note

When your application has been processed, your Personal Identification Number (PIN) and Cash Card will be issued to you in the office of Letterkenny Credit Union. Notification for collection will be issued to you by post.

CARD COLLECTION ACKNOWLEDGEMENT

I confirm that I have received my PIN. I undertake not to disclose the PIN to anyone. I confirm that I have received my Cash Card.

Signature

Date

CU CASH CARD

Letterkenny Credit Union is delighted to introduce the new ATM CU Cash Card to our members. The new ATM cash card can be used anytime, day or night to withdraw money from your ATM CU Cash Account. We have called it CU Cash because quite simply it is your Credit Union cash that you are withdrawing.

You cannot use your ATM CU Cash Card to withdraw money from your normal share account.

DIVIDEND POLICY

Funds held in the ATM CU Cash Account will not be eligible for a dividend or life savings insurance.

FREEDOM AND CONVENIENCE

This new service allows us to be more responsive to the demands and pressures of everyday life. Having an ATM CU Cash Card gives you flexibility to decide when you want to withdraw cash from the Credit Union. **You are no longer tied to our office opening hours.**

24 hour instant access to your cash

Available 365 days a year

No more time wasted queuing for customer withdrawals

Daily withdrawal up to €500 of available funds

CHARGES

With the new ATM CU Cash Card there are no transaction fees and no hidden charges. A replacement card fee of €10 is applicable.

The Board of Directors reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given to ATM CU Cash Card holders prior to any changes being implemented.

WHERE CAN YOU USE THE NEW CU CASH CARD?

The ATM CU Cash Card is exclusive to Letterkenny Credit Union members and can be used only at the cash point located outside the Letterkenny Credit Union building.

Currently no other cash cards are accepted at this point.

HOW TO APPLY FOR A CU CASH CARD

You must first open a CU CASH account and then simply complete the application form attached and return it to Letterkenny Credit Union. A Personal Identification Number (PIN) will be issued to you in the office, notification of collection date will be posted to you. For reasons of security and integrity, Credit Union staff do not have access to members' PIN. It is important when you receive your PIN to memorise it and then destroy it. Do not write your PIN down in any recognisable way or disclose it to anyone. Both your PIN and ATM CU Cash Card can be collected from the Credit Union offices. Letterkenny Credit Union reserves the right to refuse any application.

HOW TO USE YOUR CU CASH CARD

Using the ATM CU Cash Card is easy - following these steps:

- **Insert your card into the machine where indicated**
- **Enter your PIN and press ENTER button to continue**
- **Select the service you require and request your Cash Withdrawal Amount**

WHAT TO DO IN THE EVENT OF LOSS, THEFT ETC.

You must take every possible care to prevent loss, theft and fraudulent use of your ATM CU Cash Card and to prevent other persons knowing your PIN. In the event that your card is lost, stolen or in the possession of an unauthorised person or your PIN becomes known to others, you must take immediate steps to cancel your card by:

**Contacting the office of
Letterkenny Credit Union
during normal office hours on
074 - 912 4166**