

## Personal Account Line (PAL) - Audio Response Disclosure and Agreement

These rules govern the relationship between Simplicity Credit Union and each person that is authorized to use Simplicity Credit Union's Audio Response and Online Banking Service.

1. Definitions. The following definitions apply to these rules:

"Account" means your account with Simplicity Credit Union. "We", "Us" and "Our" mean the Credit Union.

"You" and "Your" or "Member" mean each person who is a party to the Account and who has been approved for PAL access.

2. Authorization to Transact on Your Account. You have authorized us to post transactions that you generated by use of a touchtone phone to the Account(s) that you have indicated over the phone. We may terminate Member's privileges of using this service and may withhold posting of any transaction at any time.

3. Use of the Service. The Personal Account Line allows you to access your Account 24 hours a day, 365 days a year via the touchtone phone. You can transfer funds, and review a summary of transactions on your Account.

4. Limitations on Your Activity. You may authorize transactions not to exceed your available balance in your Account (together with you unused credit line if your Account has an overdraft credit line associated with it).

5. Fees and Charges. You will be responsible at all times for the charges, if any, ordinarily associated with your Account, such as account maintenance and check or withdrawal charges, as described in the rules governing the Account. However, we will not charge any additional service fee for use of this service.

6. Account Statements. Your regular Account statement will reflect each transaction made on your Account via the Personal Account Line during the Account cycle.

7. Authorization to Debit or Credit Your Account. Each time you use the proper Account number and associated PIN (Personal Identification Number) for verification, you are authorizing the Credit Union to debit or credit your Account (whichever is appropriate) for the amount(s) that you request. The Credit Union is not liable for losses you may incur if you enter erroneous Account information.

8. Right to Stop payment and Procedure for Doing So. You are not permitted to stop payment on any activity that is initiated by you via the Personal Account Line.

9. Member Liability - Notification of Unauthorized Activity. If you give your Account number and PIN to another individual, you have authorized them to access your account. Never give out this information, or you could be liable for transactions they perform on the Account. You should refer to Credit Union's [Electronic Funds Transfer Disclosures](#) for information regarding your liability for unauthorized activity on your Account.

10. Business Days. Our business days are Monday through Friday, holidays not included.

11. Multiple Party Accounts. Each Member, who is a party to an Account that is a joint Account, hereby appoints each other Member who is a party to such Account as Member's attorney in fact. Each Customer shall indemnify Credit Union for any tax it may be required to pay under Wisconsin Statutes by reason of withdrawals or payments from the Account, after the death of a Member, to any person or to the survivor in the case of a joint account.

12. Other Agreements. All terms, conditions, and agreements which govern your Account (whether set forth in your Account Rules, in any related rules and regulations, or otherwise) also apply to the Personal Account Line services except where these rules provide differently.

13. Agreement to Comply with the Rules. Using your Account number along with your PIN to authorize payments from your Account through the Personal Account Line constitutes your agreement to comply with these Rules as amended from time to time. This agreement and your use of this service will be governed by the laws of the State of Wisconsin.

14. Your Rights if You Think There is an Error on Your Statement. You should refer to Credit Union's [Electronic Funds Disclosure](#) for information regarding your billing error rights.

15. Amendments. We may amend the above terms and conditions at any time. We will give you written notice by mail or electronically, at least 21 days before the amendment becomes effective if the amendment will result in increased fees or liability to you. If, however, an immediate change in the terms and conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice.

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