

**Gunnison Savings and Loan Association  
Debit Card  
Terms and Conditions**

These Terms and Conditions describe your rights and responsibilities in relation to your card account.

**FOR YOUR SECURITY**

**To report a lost or stolen Debit Card Contact us at 800-264-5578 immediately.**

**Gunnison Savings & Loan Debit Cards have daily spending limits.**

The maximum total daily amount available for withdrawal at an ATM is **\$500**. The total daily amount available through signature based transactions (**CREDIT**, non-PIN) or through **POS (Point of Sale, PIN based) transactions** is **\$500**. These limits are subject to change without notice. More restrictive daily spending limits apply to transactions outside Colorado, foreign countries and online transactions outside the United States.

**TRANSACTIONS ON OUR CARDS ARE VERY LIMITED AND MAY NOT WORK IN CERTAIN SITUATIONS, SUCH AS CARD NOT PRESENT OR UNATTENDED TRANSACTIONS.**

Specific security limits are available on our website at [www.gunnisonsl.com](http://www.gunnisonsl.com) and in person at our branches. Please make sure to notify Gunnison Savings & Loan of any travel so that it can be noted on your account.

**Your card activity is monitored in real time 24 hours a day, seven days a week.**

These security programs may restrict transactions from processing on your account. Risk scoring by transaction type, frequency and location help determine if a transaction may be fraudulent. Potentially fraudulent transactions may be blocked and you may receive a call from a representative in an effort to verify recent transactions. The representative will never ask you for your card number, account numbers, social security numbers or other personal information. Higher risk transactions include on-line purchases, pay at the pump fuel purchases and unusual ATM withdrawals.

**Your card, card number and PIN should not be used by anyone else, even with your permission.**

You should not permit any other person to use your card and you should safeguard your card from misuse by keeping it in your personal control at all times. If you lose your card or believe your card information is being used by someone else, it is your responsibility to contact us immediately at **800-264-5578** or **970-641-2172**.

**If you believe an error or unauthorized transaction has been made on your card account, you must contact us immediately at 970-641-2172.**

We may ask you to put your complaint in writing. It is essential that you give us all the information you have to help us resolve your concern. Once we receive your written complaint we will investigate and inform you in writing of the results of our investigation. Provisional credit for your dispute is provided based on the details of the transaction in question.

## **ACTIVATING AND USING YOUR CARD**

**Sign your card immediately upon receipt.**

**Memorize your Personal Identification Number (PIN)**

Do not disclose your PIN to anyone. A written record of the PIN number should not be kept in any form, place or manner that may allow access by another party.

**Activate your card.**

Your first use will activate your card and will constitute your agreement to comply with the terms and conditions of its use. You can use your card at Gunnison Savings and Loan ATMs free of charge. You can use your card at any merchant direct, by mail, telephone or internet order, or at any financial institution displaying the MasterCard symbol. We are not responsible if a merchant refuses to accept your card.

**Your Debit Card will expire on the last day of the month indicated on the card.**

The issuance of a new card on or before the expiration date will be at the discretion of Gunnison Savings and Loan. The card is the property of Gunnison Savings and Loan and its surrender may be required at any time.

**If your card becomes faulty or damaged we may issue a replacement card.**

Any reissued or replacement card will be subject to these conditions and a replacement fee will normally apply.

**Changes to the Terms or Program:**

**Gunnison Savings and Loan reserves the right to amend, cancel, or temporarily suspend the Program or Your participation in the Program, in whole or in part, or change any of the Terms, at any time for any reason, including without limitation, suspected fraud, abuse of Program privileges or violation of the Terms, as determined in Our sole discretion, which may result in cancellation of the device. We will give you advance written notice of material changes.**

**YOUR PRIVACY IS IMPORTANT TO US.**

A copy of our Privacy Principles is available upon request and on our website: [www.gunnisonsl.com](http://www.gunnisonsl.com).