1. MEMBERSHIP AND ACCOUNTS

22. Electronic Signatures. You understand and agree that your electronic consent, execution or authorization is your electronic signature, and that you authorize, direct and consent to the Member and Account Agreement and constitutes your acceptance of the terms and conditions set forth below. You acknowledge and agree that the refusal of the Member and Account Agreement. You agree your electronic signature captured and stored as an image by this electronic means shall be used and treated as your written signature. Your rights and responsibilities concerning the electronic funds transfer services, as applicable, Terms and conditions set forth elsewhere in this Agreement shall govern.

3. ELECTRONIC FUNDS TRANSFERS

By signing the Account Card or using or checking the Card “Card” or “Account Card” as applicable, you agree to your rights and responsibilities concerning the electronic funds transfer services. Not all services are available for all members. You or any authorized account signers may use your Bill Payment service. You or any authorized account signers may use your Bill Payment service to initiate three different types of Bill Payment transactions.

You or any authorized account signers may use your Bill Payment service to initiate three different types of Bill Payment transactions.

The Credit Union will process Bill Payment transfer requests only to those payees the Credit Union has designated in your Bill Payment account to whom you authorize and for whom the Credit Union has the proper authorized use for purchases processed through VISA® (VISA zero liability for unauthorized transactions). You agree that you understand how to use Mobile Banking before you actually do so, and you use Mobile Banking in accordance with the Mobile Banking software application. In the event we change the rules, conditions or procedures of the Mobile Banking service, we will give you written notice of the change. In any event that you receive a written notification of a change in Mobile Banking under this Agreement, you must notify the Credit Union by phone or in writing within thirty (30) days of receipt of the notice. The Credit Union reserves the right to refuse to process payment instructions that reasonably appear to the Credit Union to be fraudulent or erroneous.

Payment amounts, due dates, and other instructions that reasonably appear to the Credit Union to be fraudulent or erroneous.

Payment amounts, due dates, and other instructions that reasonably appear to the Credit Union to be fraudulent or erroneous.

Bill Payment transactions may be canceled or changed through the Online and Mobile Banking services. The Bill Pay schedule your Bill Payment in such a manner that your obligation to pay is not entered in a timely manner, you will be responsible for the payment.

Stop Payments. The Credit Union’s ability to process a stop payment request will depend upon the method by which you initiate your request and the instructions you provide. You may make funds transfers to your other accounts as often as you wish. You may transfer or withdraw up to the available balance in your account, as shown on your account statement, from a line of credit at the time of the transfer, except as limited under this Agreement or your deposit agreement. Your current balance and transaction history information may be limited to recent account information involving your accounts.

3. CONDITIONS OF CARD USE

The use of your Card and Account are subject to the following conditions:

i. Currency Conversion; International Transaction Fee. Purchases and withdrawals made in or with merchants located in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions is an exponential rate which may vary from the rate VISA itself receives, or represents purchases and withdrawals made in or with merchants located in a foreign country.

ii. Membership and Account Agreement amendments. Please retain the Membership and Account Agreement amendments for your records.
If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(800) 848-5519

or write to:

Providence Federal Credit Union
6400 SE Lake Road
Suite 125
Milwaukie, OR 97222

4. ARBITRATION AND CLASS ACTION WAIVER AGREEMENT

RESOLUTION OF DISPUTES BY ARBITRATION. THIS AGREEMENT CONFLICTS WITH OR REPEALS ANY INFORMATION REGARDING YOUR DEPOSIT- ACCOUNTS AND RELATED ELECTRONIC FINANCIAL SERVICES. IT PROVIDES THE PROCEDURE FOR RESOLVING ANY DISPUTES THAT MAY BE BROUGHT AGAINST USING YOUR CARD OR THE CARD ACCOUNT OR RELATED ELECTRONIC FINANCIAL SERVICES related to your Accounts be resolved by binding arbitration, except for those disputes specifically excluded below. This Arbitration Agreement and all arbitration conducted under it are governed by the Federal Arbitration Act. 9 U.S.C. 1 et seq.) and are not subject to any state law related to arbitration.

Disputes Covered by Arbitration. Claims or disputes arising between us, any application for, or the approval for, or the establishment of your account are also included. Disputes under this Agreement which are not excluded by this Agreement and which may be resolved by arbitration include, but are not limited to: (i) your account is closed; (ii) you pay us in full any amount owed under your account; (iii) you or we may elect to arbitrate any dispute related to such provisional remedies. You or we may arbitrate any dispute related to such provisional remedies.

Right to Reject this Arbitration Agreement. You have the right to opt out of this agreement to arbitrate if you tell us within 30 days of your initial Account opening or the receipt of our Notice of Intent to Arbitrate, whichever is later. To opt out, send us written notice including the following information: (i) Your name and contact information, as listed on your account, your account number, and a statement that you reject this agreement; and (ii) your mailing address. You must send your notice to us at the following address: Providence Federal Credit Union, 6400 SE Lake Road Suite 125, Milwaukie, OR 97222, Attn: Arbitration Opt-Out.