

Electronic Fund Transfer (Regulation E) Disclosures
Lampco Federal Credit Union

When providing the Electronic Fund Transfer (EFT) account opening disclosure, you will need to ensure that the disclosure reflects the reimbursement of ATM fees. The sample language below reflects the reimbursement for nationwide ATM fees if reward criteria are met.

ATM Fees

When you use an ATM not owned or operated by us, you may be charged a fee by the ATM operator or network. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

ATM Fee Reimbursements

When Kasasa qualifications are met during a Monthly Qualification Cycle:

- We use the ATM Calculation Method: You will receive reimbursements up to an aggregate total of \$25 maximum and \$4.99 per single transaction, for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

ATM fee reimbursement will be credited to the account on the last day of the statement cycle.