



DEBIT CARD CONTROL SERVICE AGREEMENT

These provisions apply to the Debit Card Control Service and are part of our Agreements & Disclosures. We may amend this agreement at any time. You may be required to accept the revised agreement in order to continue using the service. By utilizing the Debit Card Control Service, you acknowledge and warrant complete understanding and agree to be bound by it.

Service Disclaimers

There may be service disruptions or events beyond our control that could adversely affect the Debit Card Control Service. Such disruptions or events include, but are not limited to, the following:

- Natural disasters
- Power outages
- Telecommunication system delays or outages
- Data plan service limitations

These service disruptions could result in, but are not limited to, a delay in receiving alerts or debit card transactions being approved/denied while a card has been turned on/off.

Additionally, you agree and understand that stop-payment requests on any debit card transactions that have been previously approved or pre-authorized as a single or recurring payment using this Debit Card Control Service are not allowed nor permitted. Once a card transaction has been approved, the funds to cover the transaction will be withdrawn from and posted to your account as well as applicable overdraft services and fees.

We reserve the right to terminate this service without prior notice, but will make every effort to alert you beforehand.

Debit Card Control Service

The Debit Card Control Service is accessible through APFCU's online banking and mobile app channels to provide you the ability to control and manage your Debit Card. You can set alerts and controls on transactions based on certain criteria and parameters.

If you turn off your Debit Card, your alert and restriction preferences will be deactivated. If you turn your card back on, your alerts and preferences will be restored.

- Turn your Debit Card on/off
 - Turning your card off does not cancel or deactivate your card permanently. You must contact the credit union or the 24-hour customer service number on the back of your card (866-664-9364) to do so.



DEBIT CARD CONTROL SERVICE AGREEMENT

- Limit card usage based on merchant type, transaction type, location type and spending limits
 - MERCHANT TYPE: Specified categories include Department Stores, Entertainment, Gas Station, Groceries, Household, Personal Care, Restaurants, Travel, Age Restricted, Others
 - TRANSACTION TYPE: Specified transaction types include In Store, Online, Mail/Phone Order, Autopay Recurring, Mobile Wallet, ATM and Others
 - LOCATION TYPE: Block or receive alerts for transactions outside the U.S.
 - SPEND LIMITS: Thresholds can be set for purchase values above a specified amount or when available balance is below a specified amount
- Receive instant card transaction and near real-time alerts, via push, SMS or email notification on your mobile device.
 - In order for you to receive notifications, you must enable notifications on your device
 - Standard messaging and data usage fees apply. Contact your mobile device carrier for details.

For additional questions regarding this service, or to cancel or order a debit card, please visit your nearest Aloha Pacific FCU branch or contact the Call Center at 808-531-3711.