

# Annual Disclosures



Main Office: 225 Riverside St.  
Portland, ME 04103

## CUNA Mutual Insurance - Right to Cancel Notice

CUNA Mutual Insurance Society hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance coverage for Open-end Loan Accounts.

## Notice to Consumer of Right to cancel MEMBER'S CHOICE®

Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting the credit union.

Equal Housing Opportunity  
Federally insured by NCUA  
190-1224

## Electronic Fund Transfers - Your Rights and Responsibilities Non-Visa Pinless Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions (Visa rules generally define a PIN-Debit Network as a non-Visa debit Network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.) The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN Debit Network.

## Privacy Notice

Evergreen CU's Annual Privacy Notice is available on our website: [egcu.org](http://egcu.org). There have been no changes to the notice in 2024. A copy of the notice is available upon request by calling Member Services (207) 221-5000.