



Dear Future Member,

We would like to inform you of some year end activities that will affect you during the merger transition from First Class FCU into Allentown FCU. To accomplish system upgrades and to complete the merger, our Online Home Banking and Audio Response systems will be taken down temporarily sometime on January 1st, 2023, and at the latest, will come back up by 9:00 AM on Tuesday, January 3rd, 2023. We and First Class will update you with messages on our respective websites as to when the processing has been completed and when you can attempt to sign in to our Online home banking and access our audio response system.

Please find the enclosed new VISA Check Card Fee Schedule, Allpoint Network Insert, a listing of all Allentown FCU owned ATM's, the new VISA Check Card Agreement and the new general fee schedule. Please take the time to familiarize yourself with these documents which are effective 1/1/23. Some key points are the increase from 8 to 16 free ATM withdrawals at Allpoint and or Allentown FCU ATM's. Your daily limit on POS transactions will be 30. The VISA Travel Card, which is currently available from First Class FCU, will continue to be available for purchase to allow for International ATM and POS transactions. This is a preloaded card that you own and has no link and no risk to your existing Allentown FCU account(s). If you currently have a VISA Travel Card, which was purchased at First Class FCU, you will continue to be able to use that card. Just like First Class FCU, we do not allow international transactions with our VISA Check Card. Fraudulent transactions, especially international fraud, is growing by the day and we need to protect you and the credit union.

If you are a current user of First Class FCU's Remote Deposit Capture and or Bill Pay product, the last day you will be able to use these products is 12/29/22. You will be able to resume using these products after the merger is completed on 1/3/23. Also, your Allentown FCU VISA Check Card and complimentary order of checks is being processed (provided you are a current user and are eligible for these products). You should receive them by the last week of December.

Lastly, if and when you utilize an existing Allentown FCU office, please expect to show identification to protect you and your funds. Allentown FCU utilizes an ID scanning program and, for those who wish to participate it will allow you to transact business without showing ID on every visit.

In closing, we ask for your patience during the merger. Please continue to reach out to your Member Service Team at First Class FCU at 610-439-4102. We will all get through this. We look ahead with great anticipation and optimism for 2023. We continue our planning for the new branch office and are evaluating deployment of additional ATM's. Tell your family and coworkers about us. The more members who use the credit union, the more products and services we can provide. We hope to earn your business and trust.

Happy Holidays,

From The Board, Management and Staff



VISA® CHECK CARD SCHEDULE OF FEES

Effective 01/01/23

Monthly Maintenance	NO CHARGE
PIN Mailer	FREE
PIN Number Maintenance/Reset	\$5.00
ATM Cash Withdrawals	
Per Month	FIRST 16 FREE¹
Each Withdrawal After 16	\$1.00
ATM Inquiries	\$1.00²
ATM Transfers	\$1.00²
Point of Sale Transactions	30/DAY/FREE
Visa Travel Card	\$5.00³
Replacement Card (<i>lost, stolen or damaged</i>)	\$10.00
Expedited Card (<i>to credit union office</i>)	\$15.00
Reactivate Card Fee (<i>within one year</i>)	\$15.00
Inactive Check Card 60+ days	\$3.00 per month
Negative Balance Fee	\$30.00
Research Fee (<i>minimum one hour</i>)	\$20.00

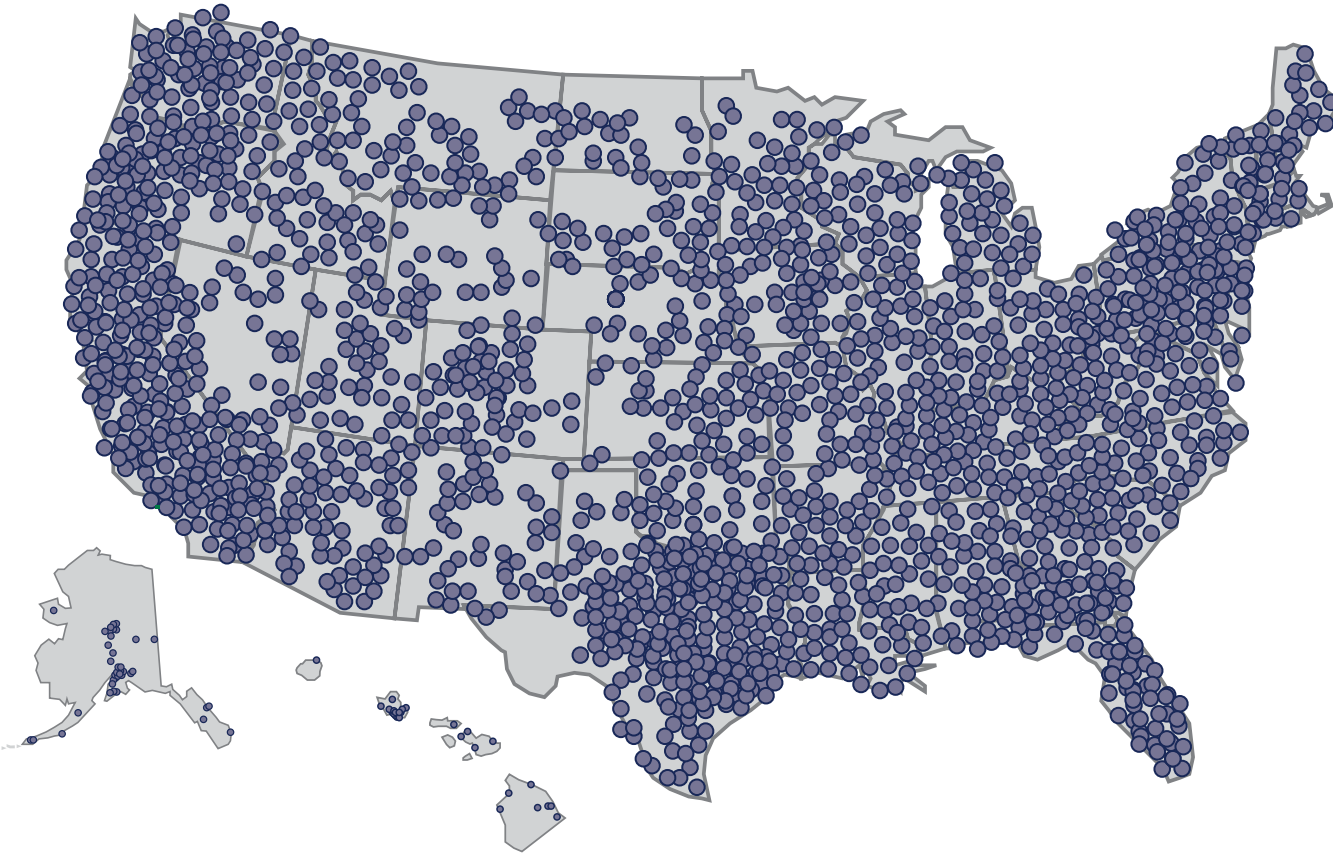
¹ Surcharge Free at Allpoint and AFCU ATMs in the United States Only.

² No charge if you use home banking, mobile banking, or audio response.

³ Visa Travel Card can be used for all international and domestic ATM withdrawals and POS purchases. (Some charges may apply)



55,000 Surcharge-Free ATMS. Nationwide.



Fast Facts

- Largest Surcharge-Free ATM Network
- Access in all 50 states
- ATM located in key retailers

Locator technology

- BlackBerry® iPhone® and Android® Applications
- 24/7 IVR Phone Systems
- GPS download capability

Notice to cardholders of Member Institutions

If the surcharge screen appears during your Allpoint ATM transaction, press "yes" to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or Allpoint will refund your money.* **Allentown FCU usage fees may apply. Please see fee schedule. ****

Allpoint Money Back Guarantee: Surcharge-Free or we will refund any fees you are charged. Some Locations may have more than one ATM, not all which participate in the Allpoint Network. Please make sure to check the ATM you are using for the Allpoint logo to ensure it is the correct one.

* Refunds are paid only for the surcharge.

** Surcharge Free applies only to Allentown FCU Visa® Check Cards.

Allpoint ATM Locations:



To find the nearest Allpoint Surcharge-Free ATM Nearest you, goto www.Allentownfcu.com and enter the zip code, or city/state in the ATM locator!

ATM Locations

Allentown FCU owns and operates the following ATM's. They are surcharge free for our members.

Allentown City Hall

435 Hamilton St
Allentown, PA 18101

Location: Main entrance lobby

Good Shepherd Home & Rehab Center

850 S. 5th St
Allentown, PA 18103

Location: Health and Tech building near lobby entrance

St Luke's Allentown Campus

1736 Hamilton St
Allentown, PA 18104

Location: Outside the gift shop

St Luke's West End Medical Center

501 Cetronia Rd
Allentown, PA 18104

Location: St Luke's wing near elevators

St Luke's Bethlehem Campus

801 Ostrum St
Bethlehem, PA 18015

Location: In main cafeteria

St Luke's Bethlehem Campus Prisilla Payne Heard Annex

801 Ostrum St
Bethlehem, PA 18015

Location: In the PPH lobby

St Luke's Hospital North

153 Broadhead Rd
Bethlehem, PA 18017

Location: Near rear entrance

St Luke's Miner Campus

360 W Ruddle St
Coaldale, PA 18218

Location: Main entrance lobby

St Luke's Miner Campus

360 W Ruddle St
Coaldale, PA 18218

Location: Outside cafeteria

St Luke's Anderson Campus

1872 St Luke's Boulevard
Easton, PA 18045

Location: Emergency room waiting area

St Luke's Quakertown Campus

1021 Park Ave
Quakertown, PA 18015

Location: Main entrance lobby

St Luke's Monroe Campus

100 St Luke's Way
Stroudsburg, PA 13860

Location: Entrance lobby

St Luke's Center

1110 American Parkway
Allentown, PA 18109

Location: St Luke's wing near elevators

Allentown FCU is also a member of Allpoint.



Members have access to over 55,000 Surcharge - Free ATMs through the Allpoint® network. With a free app, use your smartphone to find locations everywhere, including major retail centers.

**PLEASE NOTE THAT WE DO NOT ACCEPT OR PROCESS DEPOSITS AT ANY ATMS
PLEASE USE OUR OFFICES, REMOTE DEPOSIT, MAIL OR NIGHT DROPS TO DEPOSIT ITEMS**

VISA® Check Card Cardholder Agreement

The undersigned ("I"), in consideration of ALLENTOWN FEDERAL CREDIT UNION ("you") issuing to me a VISA Check Card hereby agrees to be legally bound by the following terms and conditions.

- 1. Accounts and Uses of VISA Check Card.** I have the account(s) (including) such transaction share drafts and/or regular shares with you set forth on my application form. I hereby request that you issue me one or more VISA Check Card(s) to be used in connection with such accounts as described in this Agreement.

I understand I may use the VISA Check Card with my Personal Identification Number ("PIN") at an Automated Teller Machine ("ATM") to (1) withdraw cash from my account(s), (2) effect transfers to or from my account(s), or (3) receive information regarding the balance in my account(s).

I further understand that I may use my VISA Check Card at any retail establishment ("Merchant") where VISA Check Card(s) are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). If I use the VISA Check Card to make a Purchase, I shall be requesting you to withdraw funds in the amount of such a Purchase (including any cash received from the Merchant) from my primary transaction share draft account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the VISA Check Card you have issued to me. I agree that the use of the VISA Check Card described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such Card.

- 2. Use Of Personal Identification Number ("PIN") with VISA Check Card.** I understand that a STAR/ATM CENTER or VISA CHECK CARD CENTER is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the VISA Check Card is my signature, identifies the bearer of the Card to the STAR/ATM CENTER, VISA CHECK CARD CENTER or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the VISA CHECK CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate my directions given just as my actual signature will authenticate and validate my directions given to you.

I acknowledge that my PIN is an identification code that is personal and confidential and that the use of

my PIN with the VISA Check Card a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

- 3. Liability for Unauthorized Transactions.** I agree to contact you at once if I believe the VISA Check Card(s) issued to me or my PIN number has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY VISA CHECK CARD(S) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

I may be liable for the unauthorized use of my VISA Check Card. I will not be liable for unauthorized use that occurs after I notify the Credit Union orally or in writing, of the loss, theft, or possible unauthorized use. In any case, my liability will not exceed \$50.

- 4. How to Contact the STAR/ATM SERVICE.** I agree to contact the STAR/ATM Service immediately, if I believe the VISA Check Card issued to me or my PIN Number issued to me has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning and by confirming such information in writing to you at: ALLENTOWN FEDERAL CREDIT UNION, 2115 HANOVER AVE., ALLENTOWN, PA 18109, (610) 820-8440 during working hours or ATM Toll Free Number 1-800-523-4175 after working hours.
- 5. Charges.** I agree to pay the charges or transaction fees which are charged by you for these services or for services which later may be offered as such fees or charges may be imposed or changed from time to time.
- 6. Returns and Adjustments.** Merchants and others who honor the VISA Check Card may give credit for returns and adjustments.
- 7. Foreign Transactions.** Effective 1/1/23, Allentown Federal Credit Union's VISA Check Card can only be used in the United States of America.
- 8. Merchant Disputes.** The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services I purchase with the card if I have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider.

- 9. Liability.** If the VISA Check Card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected and any additional fees incurred by you.

- 10. Amendment of this Agreement.** I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further VISA Check Card services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the VISA Check Card after the effective date of any such amendment or change shall constitute my acceptance of agreement to such amendment or change. The Credit Union may terminate this Agreement at any time.

- 11. Ownership.** I agree that the VISA Check Card is your property and I will surrender it to you upon your request. I agree that the VISA Check Card is nontransferable.

- 12. Disclosures.** I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.

- 13. Copy Received.** I acknowledge that I have received a copy of this Agreement when I signed the application.

- 14. Card Restriction.** Membership in Allentown Federal Credit Union is required to obtain a VISA Debit Card. A joint owner of an account who is not a primary owner of their own account is not eligible for a VISA Debit Card. (Federal Credit Union Act, 1757(17) and NCUA Rules and Regulations, 701.30)

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.



2115 Hanover Ave.
Allentown, PA 18109
(610) 820-8440

Fee Schedule

Effective January 1, 2023

Fees are subject to change without prior notice.



Allentown
FEDERAL CREDIT UNION

www.allentownfcu.com

SHARE ACCOUNT FEES

One Time Membership Fee	25¢
NSF Item	\$30.00/item
NSF Deposit Item	\$15.00/item
Reactivation Fee/Close Account (within 1 yr.)	\$10.00/acct.
Dormant Account (no activity for 1 yr.)	\$5.00/month
Monthly Service Charge	NONE

DRAFT ACCOUNT & EFT/ACH FEES

NSF Item	\$30.00/item
NSF Deposit Item	\$15.00/item
Overdraft Transfer 3x/month (Standard Overdraft Protection)	NO CHARGE
Overdraft Transfer Over 3	\$15.00/item
Share Draft Stop Payment	\$30.00/draft
Certified Draft	\$2.00/draft
Reactivate Draft Account (within 1 year)	\$10.00
ACH Stop Payment	\$30.00 (1X Stop)
Direct Deposits	NO CHARGE
Minimum Balance	NONE
Monthly Service Charge	NONE

CLUB ACCOUNT FEES

Early Withdrawal	NONE
Monthly Service Charge	NONE
Reactivation Fee (within 1 year)	\$10.00

MISCELLANEOUS FEES

Audio Response	FREE
Online Home Banking	FREE
E-Statements	FREE
Mailed Paper Statements	\$3.00/month
Visa® Gift Card	\$3.00
Visa® Travel Card	\$5.00
Reload Visa® Travel Card	\$3.00
Money Orders	\$1.00 per M.O.
Wire Transfers (IN)	\$10.00/wire
Wire Transfers (OUT)	\$25.00/wire
International Wire (1:00 PM deadline for wires)	\$50.00/wire
Account Reconciliation & Research (min. 1 hr.)	\$20.00/hour
Account Printouts	\$3.00/month
Statement Copy	\$3.00/month
Address Maintenance (if not notified by member)	\$5.00/item
Court Order/Garnishments/Writ/Levy	\$50.00
Coin Service Fee	5% of total