

ATM Card and Debit Card Application



**Credit Union
of New Jersey**
A Federal Credit Union

The freedom to prosper.





**Credit Union
of New Jersey**
A Federal Credit Union

STAR
APPLICATION

1301 PARKWAY AVENUE, PO BOX 7921, EWING, NJ 08628-3010



Applicant APPLICATION FOR STAR Debit Card

LAST NAME, FIRST NAME, MIDDLE INITIAL _____

STREET ADDRESS _____

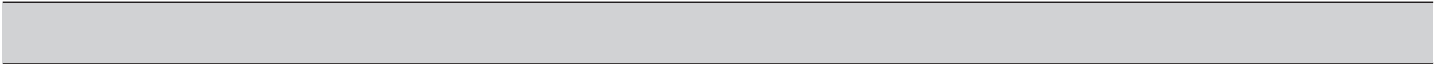
APARTMENT NO. / P.O. BOX NO. _____

CITY, STATE, ZIP CODE _____

DAY TELEPHONE _____ EVENING TELEPHONE _____
Area Code Area Code
() ()

Second Applicant LAST NAME, FIRST NAME, MIDDLE INITIAL _____

Special ID _____



Account Information TO BE COMPLETED BY C.U.

SHARE DRAFT _____ _____ _____

SHARE ACCOUNT _____ _____ _____

REVOLVING CREDIT+ _____ _____ _____

Signature(s) I/we hereby acknowledge that I/we have received a copy of your STAR SYSTEMS CARD® Cardholder (and STAR Phone) Agreement and that I/we have read, understand and agree to be legally bound by the terms and conditions of such Agreement. I/we also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Fund Transfer Act.

X _____ X _____
APPLICANT'S SIGNATURE DATE SECOND APPLICANT'S SIGNATURE DATE

Financial Institution Use Only	SPECIAL HANDLING <input type="checkbox"/> (P) Pull Card <input type="checkbox"/> (D) Demo Card	PARTICIPANT ID 5 8 3 5 3 7	Special Limits: For special limits, complete all of the fields below.		
	BRANCH ID	CARD PREFIX	Cash Bank Limit	\$	
	REISSUED CODE (Enter 1, 2, 3, or 4)	PREPARED BY DATE	Overall Debit Limit	\$	
	SPECIAL LIMITS <input type="checkbox"/> Check here if "Yes" If "Yes", fill out section at far right.	APPROVED BY DATE	Withdrawal Limit	\$	
			POS Purchase Limit	\$	
			Overall Credit Limit	\$	
			POS Returns Limit	\$	
		Non-Registered Limit	\$		

STAR SYSTEMS CARD® Cardholder Agreement

The Undersigned ("I" or "we"), in consideration of *Credit Union of New Jersey, A Federal Credit Union* ("you" or "your") issuing to me a STAR SYSTEMS CARD®, hereby agrees to be legally bound by the following terms and conditions.

1. **Accounts and Uses of STAR SYSTEMS CARD.** I have the account(s) (including such transaction, savings and/or credit (loan) account(s) with you set forth on my application form enclosed with this Agreement. I hereby request that you issue to me one or more STAR SYSTEM CARDS to be used in connection with such accounts as described in this Agreement.

I understand that I may use the STAR SYSTEMS CARD at a STAR SYSTEMS CENTER® to (1) withdraw cash from, (2) make or arrange for deposits in, (3) make cash advances from my credit account(s) in the amount(s) I requested (4) receive information regarding the balance in my account(s). I may also use automated teller machines throughout the United States and in certain foreign countries which bear the Cirrus® name and logo ("Cirrus ATM") to (1) make withdrawals from, (2) receive information regarding the balance in my savings account(s) designated as the primary account of such type on my application form.

I request that you provide to me such other services or access to other ATM systems or networks using the STAR SYSTEMS CARD which you may later make available and which you advise me are offered in connection with my account(s) set forth on my application form enclosed. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the STAR SYSTEMS CARD you have issued to me. I agree that the uses of the STAR SYSTEMS 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 STAR SYSTEMS CARD.** I understand that a STAR SYSTEMS CARD or a Cirrus ATM 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 STAR SYSTEMS CARD is my signature, identifies the bearer of the Card to the STAR SYSTEM CENTER, Cirrus ATM, 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 acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the STAR SYSTEMS CARD is 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 STAR SYSTEMS CARDS issued to me or PIN 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, including transfers, 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 STAR SYSTEMS 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.

4. **How to contact the STAR SYSTEMS SERVICE®.** I agree to contact the STAR SYSTEMS SERVICE immediately, if I believe the STAR SYSTEMS CARD or PIN has been lost or stolen or that an unauthorized transfer from my account had occurred or might occur, by phoning, and by confirming such information in writing to you at:

Credit Union of New Jersey, A Federal Credit Union
1301 Parkway Avenue
PO Box 7921
Ewing, NJ 08628-3010
1-855-710-3056

5. **Charges.** I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

6. **Deposits and Payments.** I agree that when I make a deposit or a payment at one of your STAR SYSTEMS CENTERS by a check, draft or other noncash item, you have the right to collect those funds before you make the money available to me. If I deliver cash, checks or other items to a STAR SYSTEMS CENTER operated by another financial institution for transmission to you for deposit in my account, I agree that you have the right to collect those funds before you make the money available to me. I understand and acknowledge that not all STAR SYSTEMS CENTERS may accept deposits and some STAR SYSTEMS CENTERS may limit the amount of funds which may be deposited and you may not control these limits.

7. **Liability.** If the STAR SYSTEM 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 or payments to my account(s) with items other than cash (checks, drafts, including preauthorized transfers 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 in 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.

8. **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 STAR SYSTEM 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 STAR SYSTEM CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

9. **Ownership.** I agree that the STAR SYSTEM CARD is your property and I will surrender it to you upon your request. I agree that the STAR SYSTEM CARD is non-transferable.

10. **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.

11. **Charges for transactions.** We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least twenty-one (21) days prior to assessment or change in assessment. Please refer to Credit Union of New Jersey, A Federal Credit Union rate and fee schedule for a full list of fees associated with the Debit card and STAR ATM Card.



Do More with STARSM.



— The Convenient Money Source

To carry money the smart way, simply fill out this application and return it to us today. It takes only a minute or two – we just need some basic facts. Then we'll move quickly to send you a STAR card that puts your money literally at your fingertips.

STAR is Safe, Fast, Easy – and Everywhere!

Once your STAR card arrives and you have your 4-digit Personal Identification Number (PIN), the STAR system works for you everywhere, allowing you to withdraw cash, make deposits and check your account balances! There are thousands of STAR Automated Teller Machines (ATMs) available day or night. Just look for the distinctive STAR sign. Get out of the credit union line, and get in line on STAR convenience!



Your Personal Identification Number (PIN)

Once you have your 4-digit PIN, it's a good idea to memorize these numbers or letters. Your PIN is your best protection against anyone else being able to access your account(s). You need both the STAR card and your PIN to use STAR ATMs.

For Your Protection

Please keep your PIN a secret. Make a record of it, but not on your card or even in the same place you keep your STAR card. And if your card is lost or stolen, call us immediately. You'll find our number in your card holder agreement (see page 3).

Get STAR Convenience and Security — Return Your STAR Application Today!

There are thousands of STAR ATM locations around the country. Just look for the distinctive STAR sign. Or call toll-free for the location nearest you: 1-855-710-3056.

transaction or 20 business days if it is a Purchase or International Transaction for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within 10 business days, we may not recredit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

- 14. Disclosure of Account Information.** We will disclose information about your account or the transactions you make to third parties:
- where it is necessary to complete transactions;
 - to verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau;
 - in accordance with your written permission;
 - in order to comply with court orders or government or administrative agency summonses, subpoenas, orders, examinations and escheat reports; and/or
 - on receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.
- 15. Our Liability for Failure to Complete an Electronic Fund Transfer Transaction.** If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:
- there are insufficient funds in your account to complete the transaction through no fault of ours;
 - the funds in your account are unavailable;
 - the funds in your account are subject to legal process;
 - the transaction you request would exceed the funds in your account CIRRUS any available overdraft credit;
 - the STAR SYSTEM CENTER, STAR ATM, or CIRRUS SYSTEM ATM has insufficient cash to complete the transaction;
 - your card has been reported lost or stolen and you are using the reported card;
 - we have reason to believe that the transaction requested is unauthorized;
 - the failure is due to an equipment breakdown which you knew about when you started the transaction at the STAR SYSTEM CENTER, STAR ATM, CIRRUS SYSTEM ATM or Merchant terminal;
 - the failure was caused by an act of God, fire or other catastrophe, or by an electrical computer failure or by another cause beyond our control;
 - you attempt to complete a transaction at a STAR SYSTEM CENTER, STAR ATM, CIRRUS SYSTEM ATM or Merchant Terminal which is not a permissible transaction listed above; or
 - the transaction would exceed security limitations on the use of your STAR SYSTEM CARD.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

- 16. Currency Conversion and International Transactions.** When you use your Debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. MasterCard USA charges us a .90% International Service Assessment fee on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment fee is an additional 1% of the transaction. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.



STAR SYSTEMS CARD® DISCLOSURE STATEMENT

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Funds Transfer Act.

- 1. STAR SYSTEMS CENTER® Services.** You may use your STAR SYSTEMS CARD® or your Credit Union of New Jersey, A Federal Credit Union, A Federal Credit Union MasterCard® Debit card with your Personal Identification Number (PIN) at STAR SYSTEMS CENTERS to conduct any of the following transactions for each of the accounts you have requested to be accessed by your STAR SYSTEMS CARD or your Credit Union of New Jersey, A Federal Credit Union debit card:
- Withdraw cash from:
 - your Share Draft account(s) - debit card only
 - your Share account(s)
 - your Revolving Credit account.
 - Deposit cash, checks or drafts to:
 - your Share Draft account(s) - debit card only
 - your Share account(s).
 - Transfer funds:
 - between your Share Draft account(s) - Debit card only
 - your Share account(s) - Debit card only
 - Obtain the available balance(s) from:
 - your Share Draft account(s) - Debit card only
 - your Share account(s); and
 - your Revolving Credit or loan account(s).
 - Make a cash advance from your credit or loan account(s).

Some STAR SYSTEMS CENTERS located in these areas may only provide access to the accounts you have designated as your primary Transaction, Statement Savings, Credit or Loan account. NOT ALL STAR SYSTEMS CENTERS MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS WHICH YOU MAY DEPOSIT IN CERTAIN STAR SYSTEMS CENTERS.

- 2. STAR Automated Teller Machine ("ATM") Services.** You may use your STAR SYSTEMS CARD or your Credit Union of New Jersey, A Federal Credit Union Debit card with your PIN at STAR ATMs to request any of the services that are available at a STAR SYSTEMS CENTER described above, except payments enclosed in a deposit/payment envelope.
- 3. CIRRUS SYSTEM® Services.** You may use the STAR SYSTEMS CARD or your Credit Union of New Jersey, A Federal Credit Union Debit card with your PIN at any CIRRUS SYSTEM automated teller machine (CIRRUS SYSTEM ATM) located throughout the United States, the Commonwealth of Puerto Rico, Canada, Great Britain and those foreign countries that may be added at a later date to conduct any of the following transactions for each of the accounts you have requested to be accessed by your STAR SYSTEMS CARD and have designated as the primary account of each account type. However, some foreign countries may only allow withdrawals from your share draft account.
- Withdraw cash from:
 - your Share Draft account - Debit card only
 - your Share account.
 - Transfer funds:
 - between your Share Draft account - Debit card only
 - your Share account - Debit card only
 - Obtain the available balance(s) from:
 - your Share Draft account - Debit card only
 - your Share account.
 - Make a cash advance from your credit or loan account.

These are the present services available from the CIRRUS SYSTEM network, but other services may be provided in the future as they are developed. The above transactions are only applicable to the accounts which you list on your STAR application form and have designated as the primary account of each account type, or such other primary accounts which are added later at your written request.

- 4. Other ATM Network Access.** From time to time we may make arrangements with other ATM networks to grant access to STAR SYSTEMS CARDS. We shall inform you when such arrangements are made and describe the services which are made available to you and the charges thereof at that time. We have added ALLPOINT ATM network free of charge for our members.
- 5. Purchase Transactions.** You may use your Debit card with your PIN at any retail Union of New Jersey Debit card may also be used for payment at MasterCard merchants worldwide: MasterCard transactions require your signature for authorization. The amount of all such Purchases (including any cash obtained, if permitted) will be deducted from your primary Transaction account. When you make a purchase using your Debit card, you will be requesting us to withdraw funds from your selected primary Transaction account in the amount of the

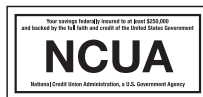


**Credit Union
of New Jersey**

A Federal Credit Union

1301 Parkway Ave.
PO Box 7921
Ewing, NJ 08628
www.cunj.org

Federally Insured by NCUA



Revised 9/2021



Purchase and directing or ordering us to pay these funds to such Merchant. Any Purchase refund made by a merchant will be posted to your primary Transaction (Share Draft) account.

6. Limitations on the Use of Your STAR SYSTEMS CARD. You may use the STAR SYSTEMS CARD or Debit card to withdraw up to the limit shown on each business day* at a STAR SYSTEMS CENTER, STAR ATM, CIRRUS SYSTEM ATM, and other ATMs which we inform you are available for you to use from your account provided funds are available in your account(s). You may use your Debit card to withdraw or make purchases up to the limits shown on each business day* at a STAR SYSTEMS CENTER, STAR ATM, CIRRUS SYSTEM ATM, and other ATMs which we inform you are available for you to use and at Merchants from your account provided funds are available. The day for withdrawal limits starts at 12:00am each day and ends at 11:59pm.

There are also certain limitations on the frequency of use of the STAR SYSTEMS CARD or Debit card each business day. These limitations are imposed and not revealed for security purposes. Your transaction may be refused if you (i) exceed the daily withdrawal or purchase limit, (ii) do not have adequate funds available in your account, (iii) do not enter the correct PIN, (iv) exceed the frequency of usage limitation. Transactions may also be denied in the event of an ATM or POS system failure or system communication failure. The receipt provided by the STAR SYSTEMS CENTER, STAR ATM, CIRRUS SYSTEM ATM or Merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your STAR SYSTEMS CARD or Debit card at an ATM. The number of attempts that result in machine retention of your STAR SYSTEMS CARD or MasterCard Debit card is not revealed for security reasons.

a) MasterCard Debit card. If approved, you may use your card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the credit union. The Credit Union may choose to pay the amount if you have authorized us to pay overdrafts on ATM withdrawals and one-time debit card transactions. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the credit union. In the event of repeated overdrafts, the credit union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the credit union, ALLPOINT, STAR, CIRRUS networks, and such other machines or facilities as the credit union may designate. At the present time you may also use your card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share, share draft and loan accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Access your line of credit account.
- Make point-of-sale (POS) transactions with your card and personal identification (PIN) to purchase goods or services at merchants that accept MasterCard.
- Order goods or services by mail or telephone from places that accept MasterCard.

b) Exceptions Caused Due to Unusual Events. Certain circumstances may cause an ATM or POS transaction to overdraw your account and an ATM overdraft fee may be assessed at that time. Examples include, but are not limited to, ATM or POS system in STAND-in mode due to system failure or system communication failure, untimely merchant transmission of authorized transactions, and transactions approved for less than the merchants actual charge debited to your account.

Settlement Day Limits			
Card Type	Withdrawal	Purchase	Combined
Regular STAR	\$725	N/A	\$725
Debit card	\$725	\$1000	\$1,725

7. How to Contact the STAR SYSTEMS SERVICE®. If you believe your STAR SYSTEMS CARD or your PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of your accounts has occurred or may occur, please contact the Credit Union of New Jersey, A Federal Credit Union immediately by calling or writing:

Credit Union of New Jersey, A Federal Credit Union
1301 Parkway Ave.
PO Box 7921
Ewing, NJ 08628
1-800-538-4061 ext. 5203
1-855-710-3056 for 24-hour access

A new card may be issued to you at that time and a "hold" will be placed on your old card. After such time, if you find your old card, you must notify us and return your old card to us. If you attempt to use your old card it may be captured and retained by the STAR SYSTEMS CENTER,

STAR ATM, OR CIRRUS SYSTEM ATM.

8. Charges for Transactions. We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least twenty-one (21) days prior to assessment or change in assessment. Please refer to the Credit Union of New Jersey, A Federal Credit Union rate and fee schedule for a full list of fees associated with the Debit card and STAR ATM card.

9. Deposit Information. Deposits made at STAR SYSTEMS CENTERS or STAR ATMs are posted to your account(s) according to the rules and regulations of those account(s) and our funds availability policies which are contained in our disclosure statement required under the Expedited Funds Availability Act ("EFA"), a copy of which has been provided to you or is available upon request. You may not deposit any foreign currency. All deposited items are removed from the STAR SYSTEMS CENTER and STAR ATM before 3:00 p.m. each business day.

Credit Union of New Jersey, A Federal Credit Union reserves the right to verify the items so deposited before such funds are made available to you. When all of the deposited funds become available, you may draw against the entire amount deposited up to the daily withdrawal limit. Funds from any deposits (cash or checks) made at automated teller machines (ATM's) we do not own or operate will not be available until the fifth (5th) business day after the date of your deposit. This rule does not apply at ATM's that we own or operate. All ATM's that we own or operate are identified as our machines.

You may deliver cash, checks and other items at most STAR SYSTEM CENTERS and STAR ATMs located in Pennsylvania, New Jersey, Delaware and Maryland for transmission to us for deposit to your account(s). However, some STAR SYSTEM CENTERS and STAR ATMs may not accept such items for deposit and certain other STAR SYSTEMS CENTERS and STAR ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account(s). You may not deliver such items at STAR SYSTEMS CENTERS and STAR ATMs located in New York.

10. Record of Transaction. You will receive a printed receipt for each STAR SYSTEM CENTER, STAR ATM, CIRRUS SYSTEM ATM OR Purchase transaction which you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges which we may impose for such services or transactions

Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

11. Liability for Unauthorized Transfers. CONTACT US IMMEDIATELY if you believe your STAR SYSTEM CARD or PIN has been lost or stolen. Telephone us at the Credit Union of New Jersey, A Federal Credit Union phone number 1-800-538-4061 ext. 5203 during normal business hours. For 24 hour lost/stolen block access telephone 1-855-710-3056. You could lose all your money in the account(s) if you take no action to notify us of the loss of your STAR SYSTEMS CARD or PIN. If you notify us of the loss, your liability will be as follows:

You are not liable for an unauthorized MasterCard debit card transaction if you can demonstrate that you have exercised reasonable care in protecting your card or access code from lost or theft and, upon discovering the loss or theft, you promptly report the loss or theft to us.

12. Business Days. Our business days are Monday through Friday. Holidays are not included.

13. In case of Errors or Questions About Your Transactions. Telephone us at 609-538-4061 ext. 5203 or write us at:

Credit Union of New Jersey, A Federal Credit Union
1301 Parkway Ave.
PO Box 7921
Ewing, NJ 08628

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You must do the following:

- Tell us your name, transaction account number and STAR SYSTEM CARD number
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for STAR SYSTEM CENTER, STAR ATM, or CIRRUS SYSTEM ATM transactions or 20 business days for Purchase transactions or any transactions that were made outside of the United States, the Commonwealth of Puerto Rico or any political subdivisions thereof ("International Transactions") after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days for STAR SYSTEM CENTER, STAR ATM, or CIRRUS SYSTEM ATM transaction or 90 days for Purchase or International Transactions to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days if it is a STAR SYSTEM CENTER, STAR ATM, or CIRRUS SYSTEM ATM