



Changes MasterCard Zero Liability Protection Effective October 17, 2014

Effective October 17, 2014 MasterCard is making the changes to its zero liability policy. These limitations on liability for unauthorized transfers are in addition to limitations on liability established by federal law. The changes are as follows:

- MasterCard limitations will apply to all transactions conducted with a MasterCard branded card, including PIN-based transactions (these are currently not covered)
- You must promptly notify us upon becoming aware of a loss or theft as a condition for \$0 liability (within 2 business days)
- If you do not exercise reasonable care to safeguard your card from the risk of loss or theft or you do not promptly notify us of a loss or theft, the MasterCard limitations on liability will not apply - limitations established by law may still apply

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