



ONLINE AND MOBILE BANKING AGREEMENT

Online Banking. If we approve Online Banking for your accounts, a separate password will be assigned to you. You must use your User ID along with your password to access your accounts. At the present time, you may use Online Banking to:

- Transfer funds from your savings, checking, loan, and Money Market accounts.
- Obtain balance information for your savings, checking, loan, Money Market, Club, and certificate accounts.
- Make loan payments from your savings, checking, loan, and Money Market accounts.
- Access your Line of Credit or Visa Credit Card account.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Online Banking via personal computer. Online Banking will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

Mobile Banking. If we approve Mobile Banking for your accounts, a separate password will be assigned to you. You must use your password along with your account number to access your accounts. At the present time, you may use Mobile Banking to:

- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, IRA, money market, and certificate accounts.
- Make loan payments from your savings, checking, money market, and club accounts.
- Access your Line of Credit and Visa Credit Card accounts.
- Determine if a particular item has cleared.

- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Initiate Remote Deposit Capture Transactions. (Refer to your Remote Deposit Capture Agreement for additional terms and conditions, including deposit limits and availability of funds).

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Mobile Banking transactions may apply:

- The maximum withdrawal or transfer amount is \$9,999.99 per day, and no transfer or withdrawal may exceed the available funds in your account.

Bill Pay. We will process bill payment transfer requests only to those creditors the credit union has designated in the User Instructions and such creditors as you authorize and for whom the credit union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your checking account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- The maximum amount of bill payments each day is \$9,999, if there are sufficient funds in your account.