

## Online Banking Agreement

At the present time, You may use Home Banking in conjunction with Your Access Code, an internet connection and a personal computer for the following services: (a) withdraw funds from Your share, share draft and money market Account(s); (b) transfer funds between Your share, share draft and money market Accounts; (c) make loan payments from Your share, share draft and money market Account(s); (d) obtain balance information on Your share, share draft, money market, club and certificate Account(s); and (e) miscellaneous inquiries on Credit Union services that affect Your Account. Home Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored. You may also use the Home Banking platform to access the Bill Pay feature in connection with Your Access Code for the following services: (a) authorize the Credit Union to issue on Your behalf payments; and (b) check the status of payments previously authorized through the online Bill Pay feature. In order to use the Bill Pay feature for such transactions, You must have a share draft Account with Us. By completing a Bill Pay transaction, You authorize Us to post any such payments to Your share draft Account. Payments will be made by check or electronic transfer and will be sent to the payee on the business day You designate it be sent. Requests for payments to be sent on the same day as the date of Your request must be received by Us not later than the cut-off time for the current business day in order for it to be sent that business day. If You schedule a payment to be paid before closing on a business day that We are open, We will consider that day to be the day of Your request. However, if You schedule a payment to be paid after closing or on a day We are not open, We will consider that the request was made on the next business day We are open. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (e.g. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will also be sent on the next business day.