

TRI-VALLEY FEDERAL CREDIT UNION

ONLINE HOME BANKING AGREEMENT

The applicant (“I, “me,” “my”) in consideration of Tri-Valley Service Federal Credit Union (TVSFCU) issuing me an Online Home Banking authorization login hereby agree to be legally bound by the following Terms and Conditions.

ACKNOWLEDGEMENT:

I am an owner/authorized user of the account(s) listed on my application form. I hereby request that TVSFCU issue to me a secure login to be used to access these accounts through the Online Home Banking System.

ACCESS:

I understand that I will be able to access my accounts(s) to view balances, account history, statements, to transfer funds between accounts within the credit union, and to pay bills depending on what type of access I have designated for my account(s). I also under TVSFCU reserve the right to revoke such access to my accounts without prior notification.

SECURITY:

I understand that the Online Home Banking System is offered in a secure environment (as long as I use a secure browser) in order to afford protection for account numbers, account balances, bill payment information and other personal data which may be Transmitted by or to me through the internet.

I agree to change my Password upon my initial access to the system within 30 days or online access will be denied. I agree that I will designate what my new password will be and, for security reasons, the TVSFCU will not be able to determine if they were indeed made by the authorized user. I agree that I am responsible for the security of my login information and I agree to properly safeguard this information.

LIABILITY:

I agree to contact TVSFCU immediately if I believe that my login information has been lost, stolen or if unauthorized transactions have taken place on my account(s). I also agree that if my monthly statement shows transactions(s) which I did not make, and I do not contact TVSFCU 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 login information to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the Online Home Banking System by them. If TVSFCU does not complete a transfer to or from my account, on time or in the correct amount, TVSFCU will liable for my loss and damages. However, there are some exceptions: TVSFCU will not be liable:

- . If, through no fault of TVSFCU, there are insufficient funds in my account to complete that transaction.
- . If the funds in my account are available.
- . If the funds in my account are subject to legal process.
- . If my account is frozen because of a delinquent loan.
- . If I, or anyone authorized by me, commits any fraud or violates any law or regulation.
- . If any part of the transfer system is not working properly and I knew about the problem when the transfer was Initiated.
- . If circumstance beyond TVSFCU controls (such as fire, flood, or power failure) prevent the transaction.

DOMCUMENTATION: I UNDERSTANTD THAT:

1. STATEMENTS:

I will get a monthly statement from TVSFCU for each account if there is an electronic banking transaction to or from that account in that month. In any case, I will get statement at least quarterly.

X By checking this box, I hereby authorize TVSFCU to send my statement electronically through the e-statement program. I understand fully that I will no longer receive a paper statement, but will instead view my statement online through the E-statement program via home-banking.

2. CUT OFF TIMES FOR ONLINE BANKING TRANSATIONS:

I understand that any transactions made through the Online Home Banking System prior to 3:00 p.m. Eastern Standard Time (EST) cannot be guaranteed to post before the end of the same business day but will be posted the following business day.

AMENDMENTS:

I AGREE THAT FROM TIME TO TIME TVSFCU MAY AMEND OR CHANGE THE TERMS OF THIS Agreement including amendments or changes to the Online Home Banking System or to amend or change the charges for these services. TVSFCU may do so by notifying me in writing of such amendments or changes and by use of the Online Home Banking System after the effective date of any such amendments or changes shall constitute my acceptance of any agreement to such amendments or changes.

DISCLOSURES:

I hereby acknowledge my rights to use the Online Home Banking System under this agreement as well as the terms, conditions and agreements originally disclosed to me at the time I opened my TVSFCU account(s). This

Includes, but is not limited to, the Membership and Account Agreement, the Funds Availability Policy, the Electronic Funds Transfers Agreement, protecting the Privacy of Customer information, Privacy Notice and Disclosure and all material disclosures regarding the operations of loan accounts.

ACCOUNT NUMBER _____

PRINT MEMBER'S NAME _____

EMAIL ADDRESS _____

MEMBER SIGNATURE _____

DATE _____