

Online Banking Disclosure Agreement

Electronic Disclosure Agreement

This Electronic Funds Transfer Agreement is the contract which covers both the member's and Credit Union's rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by Siskiyou Central Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer service described below. By signing an application, an account card or e-signature for EFT services, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Accessing your Siskiyou Central Credit Union account via online confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement.

Online Banking

If we approve Online Banking for your account(s), a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN along with your account number to access your account(s). At the present time, you may use Online Banking to:

- Withdraw funds from your share, share draft and Home Equity Line of Credit accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your accounts.
- Make loan payments from your share and share draft accounts.
- Access your VISA and Home Equity Line of Credit.

Your account(s) can be accessed 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 an insufficient balance, 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 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.

- There is no limit to the number of inquires, transfers, or withdrawal requests you may make in any one day

Error Resolution

You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We

must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (530) 842-1694

Confidentiality

You agree to protect the confidentiality of your account and account number, and your personal identification number. Siskiyou Central Credit Union will disclose information to third parties about your Online Banking access only:

- When it is necessary for completing a technical support call to our Internet Banking provider.
- In order to verify the existence of conditions of your account.
- To comply with a government agency or applicable law.

Change in Terms

It may be necessary from time to time, to change the terms or conditions regarding your Online Banking access. In the event such a change is necessary, we will display a message via e-mail notification.

E-mail Address

If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in accessing your account.

Termination of EFT Services

You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of any access codes. Siskiyou Central Credit Union has the right to terminate this Agreement at any time by notifying you orally or in writing. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

Participating Party Rights

You agree to waive and release any claims against Siskiyou Central Credit Union arising out of or in anyway related to Online Banking, except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your Online Banking access should be directed to the Credit Union during business hours, at (530) 842-1694