

UICCU

Online Banking Member Agreement

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I. Introduction

1. This Agreement, for accessing your UICCU accounts through our Online Banking service, along with our General Schedule of Fees or, for business accounts, our Related Business Services Business Checking Fees (collectively, the "Agreement"), explains the terms and conditions governing our Online Banking. Please read this Agreement carefully and note that different provisions will apply based on whether you are using Online Banking to access personal or business accounts. Also, different fees will apply based on whether you enrolled in Online Banking as a consumer or as a business account. By enrolling, electronically or otherwise, and by using Online Banking, you agree to be bound by the terms and conditions of this Agreement. This Agreement also contains important information regarding what you should do if you believe that an unauthorized person has gained access to your account(s) or an error has occurred. Keep this Agreement for future reference. This Agreement will be governed by the laws and regulations of the State of New Jersey and the United States, as amended from time to time.

2. Each of your deposit accounts at UICCU is also governed by a Deposit Account Agreement and Disclosure which includes an Account Agreement, Funds Availability Disclosure, Electronic Fund Transfer Disclosure, W-9 instructions and General Schedule of Fees. The Deposit Account Agreement and Disclosures also apply to any electronic fund transfers made to or from your accounts by use of Online Banking. This Agreement will control in the event of any conflict between the Account Disclosures and this Agreement.

3. Throughout this Agreement, the following terms will have the meanings set forth below:

- "access" refers to the ability to obtain account information, electronic messages, transfer funds between accounts, as described further in this Agreement.

- "Online Banking" means UICCU's Online Banking by Web service which includes: Online Banking, Online Bill Pay; Mobile Banking; and such other computer-based banking services that UICCU may make available from time to time.

- "UICCU Banking" means the ability through Online Banking to access transaction information on Eligible Accounts through Online Banking and transfer funds among those accounts.

- "UICCU Online Bill Pay or Bill Payment" means the ability to perform payments to third parties from your designated account through instructions entered into Online Banking.

- "Bill Payment Account" means your designated UICCU checking account from which bill payments will be made.

- "business account" means any UICCU deposit account that is not being used for personal, family, or household purposes.

- "business member" means the owner of a business account.

- "business day" means Monday through Friday, excluding Saturday, Sunday and banking holidays set forth under the laws of the United States.

- "consumer" means the owner of a personal account.

- "Eligible Accounts" are those types of UICCU accounts referred to in Section II of this Agreement, which may be accessed through Online Banking.

- "ET" means Eastern Time.
- "CT" means Central Time.
- "personal account" means any UICCU deposit account or loan that is used for personal, family, or household purposes.
- "Password" means the confidential personal identification number or other confidential code selected by you for identification purposes in connection with the use of Online Banking.
- "Bank," "we" and "us" refer to UICCU.
- "Service Fee Account" means the UICCU account(s) you have designated to be charged for all fees and charges associated with Online Banking and Bill Paying.
- "transaction" means any electronic banking transaction, including a deposit, withdrawal or bill payment made electronically.
- "you," "your" and "yours" refer to each consumer or business member who has enrolled in Online Banking and/or Bill Paying.
- "Bill Payment Agent" refers to our Bill Pay Processor used to support the Bill Pay function.

II. Accessing Your UICCU Accounts Through Online Banking

You can access the following UICCU accounts through Online Banking: Eligible Account Types include Checking Account, Statement Savings, Money Market, Certificate of Deposit, Consumer Loans, Residential Mortgage Loans. Note: UICCU may from time to time amend this list of eligible accounts.

Notes to consumers accessing personal accounts: By enrolling in Online Banking you will be given access to all UICCU accounts of which you are an owner (including joint accounts) and which are considered Eligible Accounts. You will also be given the ability to transfer funds between those Eligible Accounts except for Certificates of Deposit. Accounts requiring two signatures or more are not accessible through Online Banking.

Notes to business members accessing business accounts: By enrolling in Online Banking you will be given access to all UICCU accounts of which you are an owner and which are considered Eligible Accounts. You will also be given the ability to transfer funds between those Eligible Accounts except for Certificates of Deposit. If your account(s) require two or more signatures to conduct a transaction, by accepting the terms of this agreement, you hereby waive that requirement for Online Transactions only.

External Account Transfer

Within Online Banking, you have the option of participating in the External Account Transfer Service which allows you to transfer funds between your linked accounts at UICCU and certain accounts owned by you or someone else at other financial institutions using an account number and financial institution identifier. An inbound transfer moves funds into an account you own at UICCU from an account you own outside UICCU. An outbound transfer moves funds from an account you own at UICCU to an account outside UICCU that is owned by you or someone else.

You agree that in order to facilitate these External Account Transfers the UICCU must initiate withdrawals and deposit transactions on an account you own at UICCU and on an account you own outside UICCU, including initial Micro Deposits and corresponding Debits resulting in a net zero dollar amount in order verify your account ownership.

Transfer fees, miscellaneous fees, and Expedited Charges may be applied to outbound transfers per UICCU Terms & Conditions and Fee Schedule. You may also incur fees at your other financial institution that are not the responsibility of or charged by UICCU.

Online Banking Access for Joint Account Holders or Authorized Users

As the primary user, you are considered the administrator who is responsible for managing your Online Banking profile. As administrator you will be granted access to all of the enrolled online banking accounts and services. You, the administrator, at his or her sole discretion, can create and authorize other individuals to act as a user of the primary user's Online Banking by adding authorized users from within the administrator's online banking profile. The administrator can add, delete or change the access authorities for a user including the accounts and services they are allowed to access and the dollar amount of the transactions they are allowed to process. Designating an authorized user provides access to Online Banking only and does not change ownership or provide authorization to these users to transact on your behalf in any other manner (i.e. at a branch location). By granting an individual access to your accounts as an authorized user with a user ID and password you expressly agree to take responsibility for all activity initiated by those individuals, including the ability of an authorized user to create additional authorized users. In effect, you have authorized each transaction to take place as though you yourself have completed them and UICCU will not be held liable for individual user actions.

III. Website Terms and Conditions

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY. THEY GOVERN YOUR ACCESS AND USE OF THIS WEBSITE. BY ACCESSING OR USING THIS WEBSITE, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS AND ACCEPT THEM IN FULL, AS THEY MAY BE MODIFIED BY UICCU.

NO WARRANTY

THE INFORMATION AND MATERIALS CONTAINED IN THIS SITE, INCLUDING TEXT, GRAPHICS, LINKS OR OTHER ITEMS - ARE PROVIDED "AS IS," "AS AVAILABLE". UICCU DOES NOT WARRANT THE ACCURACY, ADEQUACY OR COMPLETENESS OF THIS INFORMATION AND MATERIALS AND EXPRESSLY DISCLAIMS LIABILITY FOR ERRORS OR OMISSIONS IN THIS INFORMATION AND MATERIALS. NO WARRANTY OF ANY KIND, IMPLIED, EXPRESSED OR STATUTORY, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF NON-INFRINGEMENT OF THIRD PARTY RIGHTS, TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND FREEDOM FROM COMPUTER VIRUS IS GIVEN IN CONJUNCTION WITH THE INFORMATION AND MATERIALS.

LIMITATION OF LIABILITY

IN NO EVENT WILL UICCU BE LIABLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOSSES OR EXPENSES ARISING IN CONNECTION WITH THIS SITE OR USE THEREOF OR INABILITY TO USE BY ANY PARTY, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE, EVEN IF UICCU, OR REPRESENTATIVES THEREOF, ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OR EXPENSES. HYPERLINKS TO OTHER INTERNET RESOURCES ARE AT YOUR OWN RISK; THE CONTENT, ACCURACY, OPINIONS EXPRESSED, AND OTHER LINKS PROVIDED BY THESE RESOURCES ARE NOT INVESTIGATED, VERIFIED, MONITORED, OR ENDORSED BY UICCU.

IV. Online Banking/Bill Pay/Mobile Remote Deposit Capture Terms and Conditions

General Online Banking Terms and Conditions For all Members. This section applies to members accessing their personal or business accounts.

1. Fees: There are no fees to use the UICCU home banking, MyFi360, or bill payer services. If you wish to close any Checking Account which is acting as your Bill Payment Account, you must notify us prior to such closing and identify a new Checking Account which is to serve as your Bill Payment Account for Online Banking. Failure to notify us may result in the termination of Online Banking, and you agree that we may charge any account you have with UICCU for the amount of any outstanding charges you owe.
2. How to Contact Us: Call the Internet Banking Representative at 1-800-397-3790. Use of Electronic Messages Sending electronic messages through Online Banking is a way to communicate with the UICCU, as required elsewhere in this Agreement. However, there may be times when you need to speak with someone immediately (especially to report a lost or stolen. Password).. Also, it is important to remember that you cannot use an electronic message through Online Banking to either transfer funds between accounts or to conduct transactions, such as paying bills. To accomplish these activities, please follow the appropriate instructions provided by Online Banking. By enrolling in Online Banking, you agree that we may communicate with you through your Online Banking electronic message address for the purpose of sending you notices of any changes in terms to this Agreement or for providing you such other disclosures or notices as may be required by applicable laws or regulations.
3. Addition of New Services: UICCU may, from time to time, introduce new online services. We may notify you of the existence of these new services when they become available and, if you choose to make use of any new service, you agree to be bound by any terms and conditions regarding the new services that we may send to you.
4. Cancellation and Reinstatement of Online Banking: If you wish to cancel Online Banking and/or Online Bill Payment, you may send us an electronic message, call us, or send us cancellation instructions in writing to UICCU. In order to reinstate your Online Banking service, access Online Banking by Web by accepting our Member Agreement and authorization instructions for activating Online Banking, as well as, completing the Online Banking Application your service will be activated. If you do not access your UICCU accounts via Online Banking for any six (6) month period, for your protection, we reserve the right to disconnect your service.
5. Limitations, Priority and Performance of Transactions: Any one bill payment item cannot be for an amount greater than \$10,000. We may, from time to time, limit the type, number and dollar amounts of any checks, drafts, withdrawals, or transfers made by use of Online Banking, notwithstanding the amount in your accounts. Limits on the number of transactions that you may perform on your UICCU accounts are described in the applicable Account Agreement for such accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold is removed. If you schedule an Online Banking transaction to occur on a non-business day, we reserve the right to debit funds from your applicable Eligible Account on the first business day following the transfer date or bill payment pay date. If there are not sufficient funds or available funds on the effective date of the transfer, we may not complete the transfer and a service charge and/or late charge may be assessed to the account(s).
6. Termination, Amendment and Assignment: We reserve the right to terminate or amend this Agreement, or your access to Online Banking, at any time with any notice as may be required by law. You agree that any required notice may be sent to you electronically at your Online Banking electronic message address. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

7. Recording of Information and Disclosure to Third Parties: The collection of personal information online is designed to protect access to your personal accounts and to assist the UICCU in providing you with the products and services you want and need. All personal information collected and stored by the credit union is used for specific business purposes to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the credit union better understand your financial needs in order to design or improve our products and services. Employing stringent security measures in the collection of your personal information, all UICCU online account applications are submitted to the UICCU's secure administration site through an encrypted direct line to the credit union. Once received by the credit union, only approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee(s) has accessed and in any way modified, updated, or added to your personal information. When visiting our Web site to read or download information, we do not collect information about you, but we do collect and store information about your Internet connection and the date and time of your visit. Specifically, we record:

- The name of the domain from which you access the Internet (for example, aol.com, if you are connecting from an America Online account, or uiowa.edu, if you are connecting from University of Iowa's domain).
- The Internet address of the Web site from which you linked directly to our site, if any (for example, www.ncua.gov, if you are following a link from the NCUA Web site, or www.yahoo.com, if you are using the Yahoo search engine).
- The type of web browsing software you are using to view our site.
- The date and time you accessed our site.
- The pages from where you entered and exited our site.

The information and electronic messages you enter through Online Banking may be recorded. We may disclose information about your Eligible Accounts, or the transfers, transactions or payments you perform, to third parties and you hereby authorize those third parties to disclose similar information to us:

- where it is necessary for completing transfers or transactions; or
- in order to verify the existence and condition of your account for a third party such as, for example, a credit bureau, a merchant, another financial institution; or
- in order to comply with government agency or court orders, or investigations or examinations by our UICCU regulators; or
- in the investigation or prosecution of alleged fraudulent activity concerning your accounts; or
- if you give us your permission; or
- as may be otherwise authorized in other agreements with us.

Online Banking Terms and Conditions For Personal Accounts

In accordance with the terms of this Agreement, we will accept instructions from any person using your Log in ID and Security Code (referred to as "password") to conduct Online Banking transactions.

You will be given the ability to select a Password that will give you access to Online Banking. You alone will have the ability to change your Password and we recommend that you change your Password regularly. UICCU is entitled to act on instructions received under your Password and you agree that the use of your Password will have the same effect as your signature authorizing any transaction. For security purposes, we recommend that you memorize your Password and do not write it down. You are responsible for keeping your Password, account numbers, and other account data confidential. Where you have authorized any other person to use your Password in any manner, your authorization shall be unlimited in amount and manner.

Your Liability for Unauthorized Transfers/Transactions

It is imperative that you tell us AT ONCE if you believe your Password has been lost or stolen. Telephoning is the best way of limiting your possible losses. You could lose all the money in the accounts to which you have access through Online Banking, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us within two business days that someone has used your Password without your permission, you can lose no more than \$50.00.

If you do NOT tell us within two business days after you learn of the loss or theft of your Password and we can prove we could have stopped someone from accessing your account(s) without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows electronic transfers or transactions that you did not make, tell us at once. If you do not tell us within 60 calendar days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your statement upon receipt. If you find that your records and ours disagree.

In Case of Errors or Questions about Your Electronic Transfers/Transactions

Telephone us at 800-397-3790:

- a. Tell us your name and account number;
- b. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, and;
- c. Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. After we receive your inquiry, we will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions. If we decide to do this we will credit your account within ten (10) business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within ten (10) business days, we will not credit your account. If we decide that there is no error, we will send you a written explanation within three (3) days after we finish our investigation. Five (5) business days after we send you our written explanation we will withdraw from your account any sums we temporarily credited to it. You may ask for copies of the documents that we used in our investigation.

Documentation of Transfers/Transactions

We will send you or electronically store periodic statements in accordance with the applicable account agreements.

Our Responsibility to Consumers

If we do not complete a transfer or transaction according to the terms and conditions of this agreement we will complete the transfer or transaction, without charging you any additional fee unless:

- If, through no fault of ours, you do not have enough money in your account to make the transfer or complete the transaction;
- If the transfer or transaction will go over the credit limit on your overdraft line, if you have one;
- If the transfer or transaction will exceed the transaction limitations on your checking, statement savings or money market account;
- If our systems were not working properly and you knew about the breakdown when you started the transfer or transaction;
- If circumstances beyond our control (such as interruption in services provided to us by a third party, or, telephone service, telecommunications facilities, fire or flood) prevent the transfer or transaction, despite reasonable precautions that we have taken;
- If the transfer or transaction cannot be made because of legal restrictions affecting your account;
- If you have not provided us with complete and correct payment information, including but not limited to name, address, account number and payment amount for a merchant/payee;
- If you have not properly followed the instructions for operating Online Banking (including the scheduling of payments or transfers); and,
- if your operating system was not functioning properly.

In addition, you agree that we will not be responsible for delays caused by mail service or the negligence or willful misconduct of yourself or others. Our sole responsibility for an error in a transfer or transaction will be to correct the error, but in no case shall we be liable for any indirect, special or consequential, economic or other damages, including interest or late payment charges assessed by a merchant or a termination of service caused by a delay in a merchant's receiving the transfer or transaction.

UICCU Online Bill Payment

The Bill Payment service permits you to use your Internet-enabled device to direct payments from your selected online Bill Payment Account to third parties you wish to pay. We have contracted with our Bill Payment Agent to perform these payments for you. Your Bill Payment Account must be a UICCU checking account. Through the Bill Payment service, you can pay bills from your Bill Payment Account to businesses or individuals.

All payments you make will be deducted from the account that you designate as your Bill Payment Account for the Bill Payment service. Any payments you wish to make through this service must be payable in U.S. dollars to a payee located in the continental United States. Any one bill payment item cannot be for an amount greater than \$10,000. Daily limits may not exceed \$20,000. We reserve the right to restrict types of payees to whom payments may be made using the Bill Payment service from time to time. You should not use the Bill Payment service to make payments to settle securities purchases, tax payments, or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

Funds must be available in your Bill Payment Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday or holiday), funds must be available in your Bill Payment Account the following business day (e.g., Monday). After funds

are withdrawn from your Bill Payment Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

You may choose to schedule payments to recur in the same amount at regular weekly, bi-weekly or monthly intervals (a "recurring payment"). If a recurring payment is chosen, the bill will be paid automatically each billing period provided sufficient funds are available. If the payment is not a recurring payment, it will be a "one time" payment. One time payments do not recur and are not made until you enter the payee and amount of the current bill and submit the payment. You may change payments that are recurring payments; however, you must allow at least three (3) business days after we receive any change to information you have given us about a payee to reflect the change in our records.

When you create a new payee in the Bill Payment service, it has a temporary status until we have had sufficient time to set up the account, and for your business payees, verify information about your account. You should schedule a payment to a new payee at least seven (7) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee. For all subsequent payments, you agree to allow up to five (5) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If you do not, you will be fully responsible for all late fees, finance charges or other action taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, a representative from our Bill Payment Agent will work with the payee on your behalf to attempt to have any late fees or charges reversed.

If you are assessed a fee due to a late or missed payment and you believe the fee assessment is an error, you must contact Bill Payment Member Service at 800-397-3790 M-Tu-Th-F 9:00 A.M. to 5:30 P.M. CT; Wednesday 10:00 A.M to 5:30 P.M. CT and Saturday 9:00 A.M. to 12:00 P.M. CT.

Once Member Service has been contacted, they will submit a research request to the Bill Payment Research Department. If it is determined that you followed the proper Bill Payment procedures, Member Service will credit your checking account for the full amount of late charges assessed by the payee **AND** send a written statement to the payee explaining that you are not at fault for the late or missed payment.

If it is determined that you did not follow the proper Bill Payment procedures, you will be responsible for any fees assessed by the payee.

UICCU is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. UICCU will not be liable in any way for damages you incur if you do not have sufficient available funds in your Bill Payment Account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number unless you have advised us of the change sufficiently in advance, for the failure of any payee to correctly account for or credit the payment in a timely manner, or for any other circumstances beyond the control of UICCU.

If the session during which you schedule a payment ends by 10:00 p.m. (ET) on a business day, UICCU will be considered to have received it on that day. Otherwise, it will be considered received on the following business day. For all entries made using the service, the time recorded by the Online Banking service controls.

You will be liable to the Bill Payment Agent and to UICCU for the full amount of any bill payments made on your behalf. No further bill payments will be allowed until this indebtedness to either UICCU or the Bill Payment Agent is paid. You will also be responsible for any insufficient/uncollected fund charges.

Expedited Payments

Expedited Bill Payment allows you (the "User") to make an expedited payment to a payee. Depending on the recipient, payments may either be a same day electronic payment or a check sent overnight to the payee. If the payment cannot be expedited (cannot arrive to the payee more quickly than a standard payment would) it will not be displayed and the service will not be offered on that payment. The Expedited Payment Service is a transaction-based service. Fee amount differs depending on type of method used to initiate the Expedited Payment. Please refer to the UICCU fee schedule, found under Terms and Conditions at www.uiccu.org. There are no monthly or recurring fees associated with the service.

If the payment is received later than the delivery date specified at the time the payment was scheduled, the user is eligible for a refund of the convenience fee. However, late fees charged by the payee are not the responsibility of **UICCU** and will not be refunded. All other conditions applicable to the **UICCU** Pay Anyone Bill Payment Service apply to Expedited Bill Payment transactions except for those situations where the Expedited Bill Payment terms and conditions are in conflict. In those situations, the **UICCU** Expedited Bill Payment terms and conditions take precedence.

Limitations of expedited payment:

Expedited Electronic Payments are available for a limited number of payees. Availability of Expedited Payment options will be limited based on biller capabilities, time of day, payment delivery mechanisms and other factors.

Expedited Payments will be unavailable for delivery to PO Box addresses or locations in AK, HI, or any foreign or U.S. territory outside of the contiguous 48 states and District of Columbia.

The User is solely responsible for entering and verifying any address for overnight check payments to ensure it is correct and is specified as a valid overnight package address by the biller.

Due to the inherent need to expedite the payment, payment instructions will be processed and completed immediately upon submission of a request from a User. The User will not have the ability to edit or cancel the payment instruction after he has confirmed the payment request.

MyFi360[®] -- End User License Agreement

In addition to the above content, if you decide to use MyFi360[®], you acknowledge and agree to the following terms and conditions of service.

LICENSE GRANT AND RESTRICTIONS. You are granted a personal, limited, non-exclusive, nontransferable license, to electronically access and use the MyFi360[®] Service (the "Service") solely to manage your financial data.

In addition to the MyFi360[®]

Service, the terms "Service" includes any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, help content, bug fixes, or maintenance releases, etc.) of the Service if and when they are made available to you by us or by our third party vendors. Certain Service may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the MyFi360 site; (iii) permit any third party to benefit from the use or functionality of the Service, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or Debit Rewards Offers or any services provided in connection with them, prevent access to or the use of the Service or any or services provided in connection with them by other licensees or members, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, or any services provided in connection with them except as expressly allowed under this Section

OWNERSHIP.

The Service is protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

YOUR INFORMATION AND ACCOUNT DATA WITH US.

You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service or any services provided in connection with it, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service or any services provided in connection with it (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service or any services provided in connection with it, and ensuring that such authorized users comply with this Agreement. You will be responsible for all electronic communications, including account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service or any services provided in connection with it (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service, Debit Rewards Offers or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our members. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS.

Our financial management tools within MyFi360^o allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected. If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

USE, STORAGE AND ACCESS.

We shall have the right, in our sole discretion and with reasonable notice posted on the MyFi360^o site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

THIRD PARTY SERVICES.

In connection with your use of the Service or any other services provided in connection with it, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services. THIRD PARTY WEBSITES. The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards Offers or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

EXPORT RESTRICTIONS

You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

MOBILE REMOTE DEPOSIT CAPTURE TERMS AND CONDITIONS

Service Definitions

"Business Day" is every Monday through Friday, Central Time, excluding Federal Reserve holidays.

"Service" refers to UICCU's Mobile Remote Deposit Capture Service.

Use of Service

These Services allow you to deposit checks into eligible UICCU accounts from a remote location by scanning the items with a TWAIN compliant flatbed scanner or with a compatible mobile device which then delivers the images and associated deposit information to UICCU electronically. You may use this Service only in accordance with this Agreement. In order to use this Service, you must obtain and maintain, at your expense, compatible hardware. We are not responsible for the functionality or maintenance of any third party hardware or software you may need to use the Service.

Agreement Acceptance

The acceptance of this Agreement and use of the Service means you agree to all terms and conditions in this Agreement. Please read this Agreement carefully and keep a copy for your records.

Eligibility and Qualification Requirements

To qualify for this Service, you must meet eligibility criteria as dictated by us, including having all accounts in good standing.

Eligible Accounts

All checking and savings accounts are eligible for this Service except:

- a. Access Checking
- b. CDs and IRAs

Limitations of Service

When using this Service, you may experience technical or other difficulties. We do not assume liability for any technical or other difficulties that you may incur. We reserve the right to change, suspend, or revoke services immediately and at any time without prior notice to you. In the event this Service is not available to you, you acknowledge that you can deposit your check at a branch office location, through a participating ATM, or by mail.

Charges or Fees

UICCU does not charge a usage fee for this Service. We reserve the right to start charging for this Service at any time. If an item you transmit for deposit is dishonored, rejected or otherwise returned unpaid, you agree that we may charge back the amount of the return to the account the check was originally deposited to and you will be assessed a fee in the amount shown on UICCU's current *Schedule of Fees* for a returned check. If there are not sufficient funds in your account to cover the amount of the returned check, the account will be overdrawn and you will be responsible for payment. You agree that UICCU may debit any account maintained by you in order to obtain payment of your obligations under this Agreement. You acknowledge that wireless providers may assess fees, limitations, or restrictions. You agree that you are solely responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your accounts at UICCU, including but not limited to account servicing and collection purposes.

Eligible Items

You agree to scan and deposit only "checks" of which are defined as a negotiable demand draft drawn on or payable through or at an office of a bank.

Ineligible Items

You agree that you will not use this Service to scan and deposit any ineligible items including but not limited to the following:

- a. Checks or items payable to any person or entity other than you
- b. Post-dated checks
- c. Checks or items containing an obvious alteration to any of the fields on the front of the check or item which you know or suspect, or should know or suspect to be fraudulent.
- d. Checks or items drawn or issued by you or any other party on any of your UICCU accounts
- e. Checks or items not payable in United States currency
- f. Items drawn on financial institutions located outside the United States
- g. Items previously converted to a substitute check
- h. Consumer loans, credit card, and mortgage payments
- i. IRA and Share Certificate deposits
- j. Money orders and travelers checks
- k. Starter or counter checks
- l. American Express Gift Checks
- m. Savings bonds

- n. Checks that require authorization
- o. State-issued registered warrants
- p. Checks from another financial institution to a closed account
- q. In-store rebates
- r. Direct deposit pay stubs

Image Quality

The image of the item transmitted to us must be clearly legible. The image being transmitted must comply with all standards for image quality established by ANSI, clearing house, association or any other regulatory agency.

Endorsement Requirements

You agree to endorse all items with your signature and print "For Deposit Only at UICCU" on all items. UICCU reserves the right to reject all items that are not endorsed as specified.

Deposit Limits

When using the Service to deposit funds, the number of deposits you can make is limited to 10 deposits per day, with the aggregate amount of deposits not to exceed \$10,000 per day. You must receive a Deposit Approval Notification by 3:00pm CT for a deposit to be considered that day.

Receipt of Items

We reserve the right to reject any item transmitted through this Service, at our discretion. We are not liable for items we do not receive or for images that are not transmitted completely. An image is considered received when we transmit to you a Deposit Received Notification. However, such notification does not mean that the transmission was without error. Once an item is reviewed and approved, you will receive a Deposit Approved Notification.

Provisional Credit and Availability of Funds

Below is our general funds availability policy for this service:

If you receive a Deposit Approval Notification on...

Monday-Friday between 9:00 AM - 5:00 PM CT or Saturday 9 am to noon

- Up to \$200 of the check will be available that day;
- Only one (1) \$200 credit per day;
- Deposits in the amount under \$1,000 will be available one business day from day of approval;
- Deposits in the amount of \$1,000 up to \$10,000 will be available two business days from the day of approval.

If you deposit a check on...a Federal Reserve Holiday

- Up to \$200 of the check, if approved, will be available the next day;
- Only one (1) \$200 credit per day;
- Deposits in the amount under \$1,000 will be available one business day from day of approval;
- Deposits in the amount of \$1,000 up to \$10,000 will be available two business days from the day of approval.

Credit given for the item is provisional and subject to final approval of the item. Funds you deposit may be delayed for a longer period of time when we have reasonable cause to believe the check is uncollectable. We will notify you if we delay your ability to withdraw funds because we believe the check is uncollectable and we will tell you when funds will be available. You agree to receive all notifications regarding your use of this Service, including but not limited to exception notices as required by Regulation CC via electronic message. With respect to each item you send to UICCU for deposit, you agree to indemnify and reimburse UICCU for and hold UICCU harmless from and against any and all losses, costs, and expenses.

Method of Presentment

The manner in which items are cleared, presented for payment, and collected shall be in UICCU's sole discretion.

Retention and Disposal of Items

You agree to retain each item no fewer than two business days after your funds have been posted to your account. Upon receipt of these funds, you agree to mark the items prominently as "VOID" and to dispose of the item(s) in a way that prevents representing for payment. You agree to store each retained item in a secured locked container until such proper disposal is performed. You will promptly provide any retained item to UICCU as requested to aid in the clearing and collection process or to resolve claims by third parties with respect to any item.

Errors or Discrepancies

Notify UICCU at 1-800-397-3790 as soon as possible if you believe your statement is incorrect, or if you need more information about a transaction listed

on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appeared. If you do not notify us within 60 days from the date your statement was sent, you may not be compensated for any losses.

Security Requirements

To prevent unauthorized usage of the Service, you agree to ensure the security of the personal computer and/or mobile device you own and use to access the Service. By securing these devices, we specifically mean installing operating system patches, antivirus software, firewall and spyware detection as applicable and keeping this security software current, as well as securing the physical device from theft or unauthorized use. Additionally, UICCU may also request additional information from you.

Authorized Users

If you have designated an authorized user on your Account Access, your Authorized User will also have online access to the Remote Deposit Service. You and your Authorized User(s) are equally responsible for adhering to all items disclosed in this Agreement. Authorized Users will not have the ability to use the Mobile Deposit Service.

Disclaimer of Warranties

UICCU's representations, warranties, obligations, and liabilities and your rights and remedies, set forth in this Agreement, are exclusive. The software is provided by UICCU and its licensors "as is" and on an "as available" basis. We disclaim all warranties of any kind as to the use of the services, whether expressed or implied, including but not limited to the implied warranties of merchantability for a particular purpose. We make no warranty that the services (i) will meet your requirements, (ii) will be uninterrupted, timely, secure, or error free, (iii) that the results that may be obtained from the service will be accurate or reliable, and (iv) that any errors in the services or technology will be corrected.

Limitation of Liability

UICCU's liability for errors or omissions with respect to the data transmitted or printed by UICCU will be limited to correcting the errors or omissions.

User Warranties and Indemnification

Your warrant to UICCU that:

- a. You will only transmit eligible items that are properly endorsed.
- b. Images will meet the image quality standards.
- c. You will not transmit duplicate items.
- d. You will not deposit or re-present the original item once it has been scanned and sent through this Service, unless specifically requested to do so by UICCU.
- e. All information you provide to UICCU is accurate and true.
- f. UICCU will not sustain a loss because you have deposited an image.
- g. You will comply with this Agreement and all applicable rules, laws, and regulations.
- h. Items you transmit do not contain viruses.

You agree to indemnify and hold harmless UICCU from any loss for breach of the warranty provision.

Change in Terms

UICCU reserves the right to change the terms and conditions of this Service or terminate this Agreement without notice at any time.

Governing Law

This Agreement supplements the terms of your Membership Agreement and Disclosures. Together they constitute the entire Agreement between you and UICCU with respect to the services. You may not assign this Agreement. Unauthorized use of this Service is strictly prohibited.

V. BUSINESS INTERNET BANKING SERVICES

This Section sets forth the terms and conditions for the use of the Business Internet Banking Services ("Internet Banking" or "Internet Banking Services") offered by the UICCU. The member should read this Section carefully and keep a copy of it with their Account records. By accessing Internet Banking, or allowing others to access Internet Banking, the Member accepts and agrees to the terms and conditions of this Section as may be in effect from time to time.

Member Acknowledgement

BY LOGGING INTO UICCU'S INTERNET BANKING SYSTEM, I CONFIRM THAT I HAVE READ AND AGREE TO ALL OF THE TERMS SET FORTH IN EACH CASH MANAGEMENT SERVICES AGREEMENT APPLICABLE TO MY ACCOUNTS. I FURTHER CONFIRM THAT OUR USE OF THE SERVICES AND CONTENT IS ENTIRELY AT OUR OWN RISK. EXCEPT AS DESCRIBED IN THIS AGREEMENT, THE SERVICES ARE PROVIDED "AS IS." TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, UICCU, AND ITS THIRD PARTY SERVICE OR DATA PROVIDERS, LICENSORS, DISTRIBUTORS OR SUPPLIERS (COLLECTIVELY REFERRED TO AS, "SUPPLIERS") DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTY THAT THE SERVICES ARE FIT FOR A PARTICULAR PURPOSE, TITLE, MERCHANTABILITY, DATA LOSS, NON-INTERFERENCE WITH OR NON-INFRINGEMENT OF ANY INTELLECTUAL PROPERTY RIGHTS, OR THE ACCURACY, RELIABILITY, QUALITY OR CONTENT IN OR LINKED TO THE SERVICES. UICCU AND ITS SUPPLIERS DO NOT WARRANT THAT THE SERVICES ARE

SECURE, FREE FROM BUGS, VIRUSES, INTERRUPTION, ERRORS, THEFT OR DESTRUCTION. IF THE EXCLUSIONS FOR IMPLIED WARRANTIES DO NOT APPLY TO YOU, ANY IMPLIED WARRANTIES ARE LIMITED TO 60 DAYS FROM THE DATE OF PURCHASE OR DELIVERY OF THE SERVICES, WHICHEVER IS SOONER. UICCU AND ITS SUPPLIERS DISCLAIM ANY REPRESENTATIONS OR WARRANTIES THAT YOUR USE OF THE SERVICES WILL SATISFY OR ENSURE COMPLIANCE WITH ANY LEGAL OBLIGATIONS OR LAWS OR REGULATIONS. YOU ARE SOLELY RESPONSIBLE FOR ENSURING THAT YOUR USE OF THE SERVICES IS IN ACCORDANCE WITH APPLICABLE LAW.

Limitations

Your use of Internet Banking is subject to the following limitations:

- A. You are not permitted in any statement cycle to make more than six transfers or withdrawals from a savings or money market Account to another Account you have with us or to a third party by means of preauthorized or automatic transfers, or by means of telephonic (including data transmission) agreement, order or instruction, or by means of personal computer (including internet banking and bill payment services). Reminder: Each bill payment transaction transmitted from a money market Account or other limited transaction Account will count toward such Account's transaction limitation during the statement period. In any event, we may not permit bill payments to be made from limited transaction Accounts.
- B. For security reasons, we may from time to time impose other limits or restrictions on the number and dollar amount or types of transfers or transactions that you can make using Internet Banking. Also, there may be additional limitations described throughout this Section, and your ability to initiate transactions may be limited by the terms of other agreements you have with us or as described in other disclosures we have made to you, or by law. You agree to abide by and be bound by applicable limitations.

Access

To access Internet Banking, you must have at least one Account at the UICCU, access to Internet service, and an e-mail address. Once we have received your signed Enrollment Form, and verified your Account information, we will send you, either by e-mail or by postal mail, confirmation of our acceptance of your enrollment. We will call you with your assigned user name and temporary Password. Internet Banking can be used to access only the Accounts which you have designated for access through Internet Banking in your Enrollment Form. Access to your Accounts through Internet Banking will be based upon the identification of users and authority levels specified by you in your Enrollment Form. **YOU ARE RESPONSIBLE FOR MAINTAINING ALL INTERNET CONNECTIONS, BROWSERS, HARDWARE AND SOFTWARE THAT ARE NECESSARY TO ACCESS THE SERVICES DESCRIBED IN THIS SECTION. THE COMPUTER AND THE RELATED EQUIPMENT YOU USE TO ACCESS THE SERVICES ARE REFERRED TO COLLECTIVELY AS THE "COMPUTER." WE UNDERTAKE NO OBLIGATION TO MONITOR TRANSACTIONS THROUGH INTERNET BANKING TO DETERMINE THAT THEY ARE MADE ON BEHALF OF THE MEMBER.**

Internet Banking Services

You can access Internet Banking to check the balance of your Accounts, view Account histories, transfer funds between your Accounts, make stop payment requests, and view statements. If you have requested bill payment services on your Enrollment Form, you may pay bills from your Accounts in the amounts and on the dates you request.

Hours of Access

You can access Internet Banking seven days a week, twenty-four hours a day, although some or all Internet Banking services may not be available occasionally due to emergency or scheduled system maintenance. We will make an effort to post notice of any extended periods of non-availability at www.uiccu.org.

Security

YOU ACKNOWLEDGE THE IMPORTANCE OF YOUR ROLE IN PREVENTING MISUSE OF YOUR ACCOUNTS THROUGH INTERNET BANKING. YOU AGREE TO PROMPTLY EXAMINE YOUR PERIODIC STATEMENT FOR EACH OF YOUR ACCOUNTS AS SOON AS YOU RECEIVE IT. YOU AGREE TO PROTECT THE CONFIDENTIALITY OF YOUR ACCOUNT, ACCOUNT NUMBER, AND YOUR PERSONAL IDENTIFICATION INFORMATION, SUCH AS YOUR DRIVER'S LICENSE NUMBER AND SOCIAL SECURITY NUMBER. YOU ACKNOWLEDGE THAT PERSONAL IDENTIFICATION INFORMATION BY ITSELF, OR TOGETHER WITH INFORMATION RELATED TO YOUR ACCOUNT, MAY ALLOW UNAUTHORIZED ACCESS TO YOUR ACCOUNT. YOUR PASSWORD AND LOGIN ID ARE INTENDED TO PROVIDE SECURITY AGAINST UNAUTHORIZED ENTRY AND ACCESS TO YOUR ACCOUNTS. IN AN EFFORT TO PROVIDE TRANSMISSION SECURITY, DATA TRANSFERRED VIA INTERNET BANKING IS ENCRYPTED AND INTERNET BANKING UTILIZES IDENTIFICATION TECHNOLOGY TO VERIFY THAT THE SENDER AND RECEIVER OF INTERNET BANKING TRANSMISSIONS CAN BE APPROPRIATELY IDENTIFIED BY EACH OTHER. NOTWITHSTANDING OUR EFFORTS TO INSURE THAT INTERNET BANKING IS SECURE, YOU ACKNOWLEDGE THAT THE INTERNET IS INHERENTLY INSECURE AND THAT ALL DATA TRANSFERS, INCLUDING ELECTRONIC MAIL, OCCUR OPENLY ON THE INTERNET AND POTENTIALLY CAN BE MONITORED AND READ BY OTHERS. WE CANNOT AND DO NOT WARRANT THAT ALL DATA TRANSFERS UTILIZING INTERNET BANKING, OR EMAIL TRANSMITTED TO AND FROM US, WILL NOT BE MONITORED OR READ BY OTHERS. IF YOU ARE SENDING US ACCOUNT INFORMATION OR REFER TO YOUR ACCOUNT, ALWAYS USE ONLY THE LAST FOUR DIGITS OF YOUR ACCOUNT NUMBER.

A. Authorization. You agree that the methods and procedures for the authorization and authentication of Internet Banking transactions described in and contemplated by this Section constitute commercially reasonable security procedures under applicable law. Subject to the requirements of applicable law and other express terms and provisions of this Section, you are responsible for all Internet Banking transactions initiated or made through Internet Banking. Without limiting the scope of the preceding sentence, if you allow any other person to use your Password or Internet Banking, you will have authorized that person to access your Accounts and you are responsible for all transactions that person initiates or authorizes in connection with your Accounts. You agree to notify us immediately if you believe that your Password has been lost or stolen or that any Account has been or may be accessed without your authorization. Telephoning is the best method for limiting your potential losses. You agree to take any reasonable actions requested by us to prevent unauthorized transactions to your Accounts.

B. Your Password. For security purposes, you are required to change your Password upon your initial login to Internet Banking. You determine what Password you will use. The identity of your Password is not known to us. You agree that we are authorized to act on instructions received under your Password. You accept responsibility for the confidentiality and security of your Password and agree to change your Password regularly. Upon three unsuccessful attempts to use your Password, your access to Internet Banking will be revoked. To re-establish your authorization to access Internet Banking, you must contact us to have your Password reset or to obtain a new temporary Password.

If the confidentiality of your user name or Password is, or you believe may be, compromised, you agree to notify us immediately. In the event your user name or Password is compromised you may be required to establish a new one. You must take every precaution to ensure the safety, security and integrity of your Accounts and transactions with the Services. Your user name and Password allow access to your Accounts and the Services provided for herein; providing these to another person shall constitute a grant of authority to access your Accounts for all purposes, including, without limitation, access under the Electronic Fund Transfer Act and Regulation E, as applicable. Such authorization shall continue until you have notified us that such person is not authorized to act with regard to your Accounts and the Services.

We recommend that you create a Password that utilizes numeric and alphanumeric characters for purposes of security. Your Password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.

C. COMPUTER OR MOBILE DEVICE Specifications. In order to use Internet Banking, your COMPUTER OR MOBILE DEVICE must meet current minimum technical specifications. Technical requirements and specifications regarding the use of Internet Banking may be described elsewhere in this Section. We do not guarantee the compatibility of Internet Banking with all modem types, computer systems, internet browsers, hardware and/or software.

D. Equipment. You are responsible for obtaining and properly installing and maintaining all telephone equipment and services, internet connection services, computer hardware and software, and any and all necessary upgrades thereto, and other equipment necessary for you to access and use Internet Banking Services. We are not responsible for any computer viruses, problems or malfunctions resulting from any computer viruses, or related problems that may be associated with the use of an online system. We recommend that you routinely update your anti-virus software, apply all security patches for your operating system, and install a firewall on your COMPUTER OR MOBILE DEVICE. We are not responsible for any errors or failures resulting from defects in or malfunctions of any software on your COMPUTER OR MOBILE DEVICE.

E. Transaction Authorization; Protecting Your Password. You authorize us to follow any instructions entered through Internet Banking using your Password - notwithstanding any dual or multiple signature requirement identified on the signature card or other documents relating to your Accounts. You authorize us to initiate any reversing entry or reversing file, and to debit your Accounts maintained at the UICCU, or elsewhere, in order to correct any mistaken credit entry. Your obligation to pay the amount of the transaction or transfer is not excused in such circumstances. You agree and intend that the authorization of transactions through Internet Banking shall be considered the same as your written signature in authorizing us to perform any action relating to the transactions requested. You also agree that use of your Password is the agreed security procedure to access Internet Banking and that such security procedure is commercially reasonable.

You agree to keep your Password confidential, to prevent unauthorized access to your Accounts, and to prevent unauthorized use of Internet Banking. You agree not to give your Password or make it available to any person or entity who is not authorized to access your Accounts for the purpose of performing the transactions contemplated by Internet Banking or who intends or may use Internet Banking for the purpose of accessing and compiling Account data for such person's or entity's own commercial gain. You should change your Password frequently. You should avoid using your ATM or debit card personal identification number (PIN) as your permanent Password.

If your access to Internet Banking is blocked or if you forget your Password, you may contact us at 800-397-3790 or you may also reset your password in the designated section on our website. We may issue you a new Password, although it may not be available for use of Internet Banking for several days.

F. Protecting Your Personal Information. In addition to protecting your Password and other Account information, you should also take precautions to protect your personal identification information, such as your driver's license, Social Security Number, etc. This information by itself or together with other Account information may allow unauthorized access to your Accounts. It is your responsibility to treat personal information with the same level of care as your Account information. You are also responsible for protecting and securing all information and data stored in your COMPUTER OR MOBILE DEVICE's hard drive.

G. Your E-mail Address. You agree to keep your e-mail address that you have provided to us for use in connection with Internet Banking, as well as your mailing address, current and updated with us at all times. To notify us of an e-mail or mailing address change, please call us at 800-397-3790 during our normal business hours. You also may update your e-mail address in the Internet Banking section of our website. Except to the extent otherwise required by applicable law or regulation, you agree that we are under no obligation to re-send, re-transmit, or otherwise deliver to you any Internet Banking notifications or information that we have transmitted to your e-mail address and that has been returned "undeliverable" or otherwise rejected for delivery.

H. Electronic Messaging and E-mail. Conventional e-mail is not a secure method of communication over the Internet, and we recommend that you not send confidential or privileged information, such as Account numbers and financial information, to us by conventional e-mail. The Message function in Internet Banking is a secure method of communication which allows messages to be sent and received within the Internet Banking application. An electronic message sent by you will not be immediately received by us. No action will be made on any electronic message you send to us until we actually receive your message and have a reasonable opportunity to act on it. You cannot use conventional e-mail or Message Center to make a bill

payment, Account inquiry, or Electronic Funds Transfer. There may be other limitations to your use of electronic messaging from time to time in effect. To the extent you elect to communicate with us using e-mail, the following provisions apply to those communications:

- You agree and acknowledge that the information communicated via e-mail to or from us may include information regarding any or all of the services we feel may be of added interest to you.
- You acknowledge that you have been advised and understand the risks of using e-mail with respect to the communication of information regarding Internet Banking and that we are unable to guarantee the authenticity, privacy or accuracy of information received or sent by e-mail or to monitor the authorization of persons using your e-mail address to send or receive information.
- You acknowledge that you will always refer to or use only the last four digits of your Account number in any e-mail or other non-secure method of communication with UICCU.
- In the event you receive information from us via e-mail that you believe is intended for another recipient, you agree to immediately return the information to us and to thereafter delete the information from your computer system. You shall not use the information for any personal or commercial purposes.
- You agree that certain information communicated from us to you may be confidential in nature as a communication between you and us.
- You agree to maintain the confidentiality of the information and to refrain from sharing the information with any other person or entity or from using the information for any purpose that is not related to Internet Banking or your financial relationship with us.
- In the event that you believe that an unauthorized person has gained access to your computer system, you agree to immediately notify us so that we can cease communication of information to you via e-mail until you and we take measures agreed to jointly to protect your financial information.
- Having acknowledged the risks associated with communicating financial information via e-mail, you (a) agree that we have no obligation to monitor or investigate the use of your computer system or the source of any communication received from you bearing your email address, (b) release us from any claim or liability arising from or in connection with any communications sent or received using e-mail, and (c) agree to indemnify and hold us harmless from all claims, losses, expenses, or liability arising in any way out of or connected in any way with the use of e-mail as contemplated by this Section.
- To the extent any other agreement between you and us requires you to deliver written notice to a particular address regarding any matter, you agree that these provisions regarding the use of e-mail do not displace or modify any such requirement for a written notice, and you agree to comply with any requirement for a written notice without reference to these provisions regarding the use of e-mail.

Fees and Charges

You agree to pay the Service Fees and charges for your access of Internet Banking Services as set forth in the then current Fee Schedule, which may be amended by us from time to time. You agree that all such fees and charges will be deducted from the checking Account designated as the Payment Account on your Enrollment Form. If you close your Payment Account, you must contact us immediately to designate another Account as your Payment Account. You agree to pay any additional reasonable charges for services you request, which are not covered by this Section. If you do not have sufficient funds in your Account(s) on the date a fee or charge is payable, you authorize the UICCU to automatically deduct the payment from your Payment Account as soon as funds are available, or from other Accounts you maintain at the UICCU accessible by Internet Banking.

Overdrafts & Order of Payment

If your account has insufficient funds to perform all Electronic Fund Transfers you have requested for a given Business Day, then:

- Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority;
- Electronic fund transfers initiated through Internet Banking which would result in an overdraft of your Account may, at our discretion, be cancelled;
- In the event the electronic fund transfers initiated through Internet Banking which would result in an overdraft of your Account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that Account.

Internet Bill Payment Banking

(See section 4D for information on Bill Payer)

Stop payment requests

You may initiate stop-payment requests online via Internet Banking only for paper checks you have written (non-electronically) on your Accounts. Online

stop-payment requests are processed at 9:00 a.m. on the Business Day following the date the stop payment has been requested online. To be effective, this type of stop-payment request must precisely identify the name of the payee, the check number, the amount, and the date of the check. If you make your stop-payment request online or by telephone, we may also require you to put your request in the form of paper writing and get it to us within fourteen (14) days after you call. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable Account.

Disclosure of Account information and transfers

You understand that information about your Accounts or the transfers you make may be disclosed to others as explained in the separate Privacy Policy of the UICCU. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your Accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when Accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your Account or in connection with approving your access to Internet Banking. You agree and hereby authorize all of these transfers of information.

Periodic Statements

You will not receive a separate Internet Banking statement. Transfers to and from your Accounts using Internet Banking will appear on the respective monthly periodic statements for your Accounts.

Specials provisions for non-members

(The terms and provisions of this section apply to a non-member user of internet banking)

A. Transmission of Information; Unauthorized Use. You agree that we may transmit confidential information, including (without limitation) Password confirmations, to the current address shown in our records for any of your Accounts, or to the e-mail address you have provided in connection with your use of Internet Banking, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that we will not be responsible or liable to you in any way in the event that such properly addressed information is intercepted by an unauthorized person, either in transit or at your place of business. In addition to any other security precautions set forth in this Section, you agree to keep your Password secure and strictly confidential. By using Internet Banking (or permitting others to use Internet Banking) you acknowledge and agree that this Section and any other related agreements with us set forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by any and all transactions performed through Internet Banking, whether authorized or unauthorized, and we shall have no liability to you for any unauthorized transaction or inquiry with respect to your Account(s) made through Internet Banking.

B. Examining Records and Reporting Discrepancies. You agree to examine your periodic Account statements promptly, and to promptly and regularly review transaction information available through Internet Banking, and to notify us immediately of any discrepancy between the statements or Internet Banking information and your other Account records. You should notify us of discrepancies. You agree that in no event will we be liable to you under this agreement in performing, failing to perform, or erroneously performing the transactions described in this Section. You also agree that in no event will we be liable for special, indirect, consequential damages, or for any other damages whatsoever, including but not limited to, lost profits or attorneys' fees.

C. Consumer Protection Inapplicable. You acknowledge, represent and warrant that all Accounts that can be accessed under this Section are not Accounts established primarily for personal, family or household purposes and that your use of Internet Banking is not primarily for personal, family or household purposes. Accordingly, the provisions of the Electronic Fund Transfer Act, as amended (15 U.S.C. 1693 et seq.), Federal Reserve Regulation E, as amended (12 C.F.R. 205), and any other laws or regulations intended for the protection of or governance of transactions involving consumers or consumer Accounts do not apply to any Internet Banking transactions affecting your Accounts.

D. Limitations and Restrictions; Disclosure of Account Information. You agree that we, in our discretion, may impose limitations and restrictions on the number, frequency, and dollar amount of Internet Banking transactions, as well as restrictions on the types of available transactions, with or without notice to you. In addition, you agree to comply with any limitations or restrictions that otherwise apply to your Accounts. You agree that we may disclose any information about your Accounts to third parties as we deem necessary or convenient for the processing of Internet Banking transactions.

In case of errors or questions about your electronic transfers

Contact UICCU if you think that your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and Account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days. We will determine whether an error occurred within 10 Business Days (5 Business Days for MasterCard Debit point-of-sale transactions processed by MasterCard and 20 Business Days if the

transaction involved a new Account) after we hear from you and will correct any error promptly, If we need more time, however, we may take up to 45 days (90 days if the transaction involved a new Account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 Business Days (5 Business Days for MasterCard Debit point-of-sale transactions processed by MasterCard and 20 Business Days if the transfer involved a new Account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your Account. Your Account is considered a new Account for the first 30 days after the first deposit is made, unless each of you already has an established Account with us before this Account is opened. We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents are available.

Electronic funds transfer disclosure to consumers

THE DISCLOSURES AND TERMS IN SCHEDULE A ARE APPLICABLE TO YOU ONLY TO THE EXTENT THAT YOUR USE OF THE SERVICE AND/OR YOUR APPLICABLE SERVICE ACCOUNTS ARE PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD USE. SUCH DISCLOSURES AND TERMS DO NOT APPLY TO YOU TO THE EXTENT YOUR USE OF THE SERVICE IS FOR NON-CONSUMER PURPOSES.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY.

WE WILL BE RESPONSIBLE ONLY FOR PERFORMING THE SERVICES SPECIFICALLY DESCRIBED IN THIS SECTION. YOU AGREE THAT OUR STANDARD OF CARE IS MET BY PAYING ITEMS IN ACCORDANCE WITH THE PROVISIONS HEREOF. WE WILL NOT BE RESPONSIBLE FOR ANY ACTS OR OMISSIONS BY YOU, INCLUDING WITHOUT LIMITATION THE AMOUNT, ACCURACY, TIMELINESS OF DELIVERY OR YOUR AUTHORIZATION OF ANY ITEM OR INSTRUCTION RECEIVED, OR ANY ACT OR OMISSION OF ANY OTHER PERSON, INCLUDING WITHOUT LIMITATION ANY TRANSMISSION OR COMMUNICATIONS FACILITY AND/OR DATA PROCESSOR OF YOURS, AND NO SUCH PERSON WILL BE DEEMED TO BE OUR AGENT FOR ANY PURPOSE. WE MAKE NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICES PROVIDED TO YOU UNDER THIS SECTION. WE DO NOT AND CANNOT WARRANT THAT THE INTERNET BANKING SYSTEM WILL OPERATE WITHOUT ERRORS, OR THAT ANY OR ALL SERVICES WILL BE AVAILABLE AND OPERATIONAL AT ALL TIMES. WE ARE NOT RESPONSIBLE FOR ANY ERRORS OR FAILURES FROM ANY MALFUNCTION OF YOUR COMPUTER OR ANY SOFTWARE NOR ARE WE RESPONSIBLE FOR ANY ELECTRONIC VIRUS, VIRUSES, WORMS OR SIMILAR SOFTWARE THAT YOU MAY ENCOUNTER. IN ADDITION, YOU ARE SOLELY RESPONSIBLE FOR INSTALLING APPROPRIATE SOFTWARE, INCLUDING, BUT NOT LIMITED TO ANTI-VIRUS AND ANTISPYWARE SOFTWARE, AS WELL AS FIREWALL(S) ON YOUR COMPUTER HARDWARE TO PREVENT KEY LOGGING AND/OR OTHER INTRUSIONS THAT MAY ALLOW A THIRD PARTY TO UNLAWFULLY VIEW ACTIVITY ON YOUR COMPUTER. UICCU HAS NO LIABILITY TO YOU FOR ANY DAMAGE OR OTHER LOSS, DIRECT OR CONSEQUENTIAL, WHICH YOU MAY SUFFER OR INCUR BY REASON OF YOUR USE OF YOUR COMPUTER OR THE SOFTWARE. FURTHERMORE, THE UICCU MAKES NO WARRANTY OR REPRESENTATION REGARDING THE COMPUTER, ANY RELATED SOFTWARE OR YOUR USE OF THE SERVICES, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. YOU AGREE THAT WE ARE NOT RESPONSIBLE FOR ANY FAILURE TO ACT OR DELAY IN ACTING IF SUCH FAILURE IS CAUSED BY LEGAL CONSTRAINT, THE INTERRUPTION OF TRANSMISSION OR COMMUNICATION FACILITIES, COMPUTER MALFUNCTION OR EQUIPMENT FAILURE, WAR, EMERGENCY CONDITIONS, OR OTHER CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL. IN ADDITION, WE SHALL BE EXCUSED FROM DELAY OR FAILURE TO TRANSMIT AN ENTRY IF SUCH TRANSMISSION WOULD RESULT IN OUR HAVING VIOLATED ANY PROVISION OF ANY PRESENT OR FUTURE RISK CONTROL PROGRAM OF THE FEDERAL RESERVE OR ANY RULE OR REGULATION OF ANY OTHER GOVERNMENTAL REGULATORY AUTHORITY. EXCEPT AS SPECIFICALLY PROVIDED IN THIS SECTION, OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS SECTION OR BY REASON OF YOUR USE OF OR ACCESS TO BILL PAY, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY. FURTHER, WITHOUT LIMITING THE FOREGOING, IN NO EVENT WILL OUR LIABILITY HEREUNDER EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH THIS AGREEMENT DURING ANY SIX (6) MONTH PERIOD. YOU ACKNOWLEDGE THAT EACH PROVISION IN THIS AGREEMENT, WHETHER OR NOT BOLD-FACED OR OTHERWISE HIGHLIGHTED, IS CONSPICUOUS AND HAS BEEN CONSIDERED TO YOUR SATISFACTION.

Termination

You may cancel your Internet Banking service at any time by providing us with written notice. Your access to Internet Banking will be suspended within three (3) Business Days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation. You agree that we can terminate or limit your access to Internet Banking Services for any of the following reasons:

- Without prior notice, if you have insufficient funds in anyone of your Accounts, Internet Banking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits;
- Upon three (3) Business Days' notice, if you do not contact us to designate a new Payment Account immediately after you close your Payment Account; or
- Upon reasonable notice, for any other reason in our sole discretion.

Member acknowledges access to certain proprietary information regarding the UICCU's Security Procedures, and the services contemplated by this Section. Member shall not disclose any such proprietary information of the UICCU and shall use such proprietary information only in connection with the transactions contemplated by this Section.