

Advantages Online™ Agreement and Disclosure

Advantages Online™ Agreement

"We", "us", "our" and "UECU" mean Utilities Employees Credit Union. "You" and "your" mean each member who establishes an Advantages Online™ service with us or who uses or is authorized to use an Advantages Online™ Username and Password, PIN or Biometric ID. The term "Advantages Online" refers to our service that allows you to access accounts, view transaction activity, transfer funds, obtain information, enroll in or request additional services and perform other transactions via the Internet by use of a compatible access device and/or other means which we now authorize or may allow from time to time.

This agreement states the terms and conditions that apply when you use our Advantages Online™ service. These terms and conditions are in addition to those terms and conditions that apply to any accounts you have with us or any other services you obtain from us. This Agreement shall be governed by and interpreted under Pennsylvania law and applicable federal law. We reserve the right to amend or terminate the Advantages Online™ service at any time.

You agree that Advantages Online™ account security is controlled by your Username together with a Password, PIN or Biometric ID chosen and entered by you. You agree that any person you provide the User Name and Password, PIN or Biometric ID to or any person you enable as a user shall be considered an authorized user and you will be responsible jointly and separately with the authorized user for any and all transactions. Each person using Advantages Online™ and each person you give the Username and Password, PIN or Biometric ID to or each person you enable as a user can access any of your accounts and otherwise use Advantages Online™. You agree to accept responsibility for protecting the integrity of your Username and Password, PIN or Biometric ID and hold us harmless from unauthorized use. You agree to make use of multi-factor authentication, challenge questions and answers, biometrics and/or other identification procedures that we may implement from time to time in order to increase online banking security. Any information downloaded by you to your financial or other software becomes your property and responsibility. You agree that the provisions of your Joint Share Account Agreement apply to the Advantages Online™ service if the account(s) being accessed is jointly owned and agree that each owner authorizes the other owner to use the Advantages Online™ service.

Except as specifically provided in this Agreement or otherwise required by applicable law, we (and our service providers or other agents) will not be liable for any loss or liability you may incur resulting in whole or part from any failure or misuse of your equipment, or software provided by an external company such as an Internet browser provider, an Internet access provider, an online service provider, data plan provider or an agent or subcontractor of any of them, or any direct, indirect, special or consequential, economic or other damages arising in any way out of your access to or use of, or failure to obtain access to this service.

Addendum for Mobile Banking Service -- You will be provided with directions to find a free UECU mobile banking App. UECU's official Mobile Banking app is available only from Google Play or the App Store and lists Utilities Employees Credit Union as its application developer. Minimum device operating systems for Mobile Banking app are iOS 6.0+ for Apple devices and Android 4.0+ for Android devices. You can access the mobile banking website from any internet-enabled mobile phone, tablet or device via the web browser by typing in the web address <https://advantages.uecu.org/m>

You agree to make use of multi-factor authentication, challenge questions and answers and/or other identification procedures that we may implement from time to time in order to provide mobile banking security. You acknowledge that certain wireless service providers/carriers may assess fees, or have limitations and/or restrictions which might impact your use of the mobile banking service (for example your carrier or

provider may impose data usage charges and/or limits). You agree that you are responsible for all such fees, limitations and restrictions. Any information downloaded by you to your mobile access device becomes your property and responsibility. You are responsible for security of your mobile access device and any information stored on the device. For your protection, sign out after every Mobile Banking session and close your application to ensure confidentiality.

Notice Regarding Receiving Voice and Text Messages -- By indicating your acceptance at the accept agreement prompt and by providing or confirming your telephone number (including a mobile telephone number) for the Advantages Online™ service, you consent to receiving calls and/or text (“SMS”) messages from UECU at the number, including calls from an automatic telephone dialing system (“ATDS”). You consent to receive these calls in connection with your use of our Advantages Online™ Home and Mobile Banking service and as required for our everyday business purposes including notices and alerts regarding your account or account activity, identity verification, enhanced security and to prevent fraud. Standard text messaging rates may apply based on your plan with your mobile phone carrier.

Modifications to Service -- The terms and conditions of these services are subject to change without notification to you, unless prior notification is required by law. UECU reserves the right to revoke or refuse online account access or mobile banking services. We may cancel your online account access or mobile banking services at any time with or without written notice to you.

Advantages Online™ Disclosure

Electronic Funds Transfer Disclosure – Online Services

The following information defines and explains the types of Electronic Funds Transfer (“EFT”) services that are currently available to members via the Advantages Online™ service. It also explains your and our rights, duties and liabilities concerning these services, including your rights under the Electronic Funds Transfer Act.

1. Online EFT Services

Advantages Online™ Home Banking

You may access your personal account(s) by using your Advantages Online™ Username and Password, PIN or Biometric ID to initiate transactions using a compatible access device. You may use the Advantages Online™ Service to:

- View account balances on deposit and loan accounts.
- Transfer funds between your deposit accounts.
- Transfer funds to or from a deposit account at a financial institution designated in your ACH Authorization Agreement or set up and verified within Home Banking.
- Transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit.
- Withdraw funds from your deposit account, by check, to be mailed to you at your address of record.
- Make cross-account transfers. The cross account transfer service allows you to deposit funds into another of your membership accounts or into another member’s account, such as a spouse or child’s account. However, it does not allow you to access the destination account or account information unless you are the sole owner of that account. (This service excludes IRA and Certificate of Deposit accounts).
- View and print or download account transaction activity.
- Apply for a loan. (By submitting an online application, you authorize a credit report to be pulled automatically from a Credit Reporting Agency).
- Enroll in Advantages Bill Pay™ which is an electronic bill payment service that allows you to access, view, and pay your monthly bills.

- Enroll in E-Statements, VISA® E-Statements, Flex HELOC E-Statements, Tax E-Forms or E-Notifications service.

Advantages Online™ Mobile Banking

You may access your personal account(s) by using your Advantages Online™ Username and Password, PIN or Biometric ID to initiate transactions using a compatible mobile access device and the UECU mobile banking App. You may use the mobile banking service to:

- View account balances on deposit and loan accounts.
- Transfer funds between your deposit accounts.
- Transfer funds to or from a deposit account at a financial institution account designated by your ACH Authorization Agreement or set up in Advantages Online™ Home Banking.
- Transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit.
- Make cross-account transfers to deposit funds into another of your membership accounts or into another member's account that has an established link. It does not allow you to access the destination account or account information unless you are the sole owner of that account. (This service excludes IRA and Certificate of Deposit accounts).
- View and print or download account transaction activity.
- Access, view, and pay your monthly bills via Advantages Bill Pay™, our electronic bill payment service.

UECU does not presently charge a fee for the Advantages Online™ home or mobile banking service. We do reserve the right to do so in the future and will provide advance notice to all users through the system, in accordance with applicable regulations, if charges are assessed.

Advantages Bill Pay

Advantages Bill Pay™ is an electronic bill payment service that allows you to access, view, and pay your monthly bills from UECU's secure website. You may access Advantages Bill Pay™ through your Advantages Online™ Username and Password, PIN or Biometric ID. You may use this service to:

- Make bill payments from your checking account in amounts you designate on the days you request.
- Schedule one-time, variable or recurring monthly payments.
- Schedule payments up to a year in advance
- Review, change or cancel pending payments.
- Access a full twelve months of payment history.

We will withdraw the designated funds from your checking account. The earliest available payment date is four days from the request date. If you do not use the Advantages Bill Pay™ service at least once in a six-month period, it will be cancelled. Payments to billers outside the United States or its territories are prohibited through the service. Refer to the Advantages Bill Pay™ homepage for fee information and additional terms and conditions associated with this service. Any fees associated with your deposit accounts will continue to apply. Refer to our current Fee Schedule.

2. Limitations on Transfers.

Advantages Online™ Home and Mobile Banking Transactions

There is no limit to the number of internal transfers or inquiries you may make in any one day. The Credit Union reserves the right to limit the number or dollar amount of withdrawal transfers per session or per business day. There is a limit on the number of access denials due to an improper Username and Password, PIN or Biometric ID. The number of attempts is not revealed for security purposes. The Credit Union requires a current email address for access to the Advantages Online™ service and we reserve the right to limit online access until your e-mail address is received and/or updated.

“Money In” transfers originated by the Credit Union will have a 3 business day hold on amounts over \$2,500; new accounts will have a 3 business day hold placed on the full amount of the initial ACH deposit from an external account and a similar hold on any subsequent ACH deposit within the next 30 business days.

Savings Account Transfer Limitations

During any monthly statement period, we ask that you not make more than six (6) withdrawals or transfers from your savings account to another credit union account or to a third party by means of a preauthorized or automatic transfer (including overdraft protection transfer), telephone order/ instruction, check, draft or debit card (access methods vary by product). This includes transfers or withdrawals made by telephone, fax, and Internet instruction, except a transfer to pay on a UECU loan, or a withdrawal by check, mailed to you. These types of transfer from a savings account are limited by Federal regulation.

3. Your Liability for Unauthorized Transfers

Notify us AT ONCE if you believe your account has been accessed without your authority. The best way to minimize your possible loss is to telephone, although you may notify us in writing or via email at the address below. If you do not notify us you could lose all the money in your account. If you notify us within two (2) business days of learning of the unauthorized access, you can lose no more than \$50 if someone accesses your account without your permission. You can lose as much as \$500 if you do not notify us within two business days of discovering the unauthorized access and we can prove that we could have prevented it had we been notified.

If your statement shows any electronic funds transfer you did not make or authorize, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you of any unauthorized or fraudulent use of your account, you may not get back any money lost after the sixty (60) days. If a good reason (such as a long trip or hospitalization) kept you from telling us, the time periods may be extended.

4. Business Days

Our business days are Monday through Friday, excluding federal holidays.

5. Address and Telephone Numbers.

If you believe someone has gained unauthorized access to your account or your Username and Password, PIN or Biometric ID has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you will tell us at once. The fastest way to notify us is to call 800-288-6423 or 610-927-4000 in the Reading PA area, between 8:00 a.m. and 5:00 p.m. on any Monday – Friday business day (8:00 a.m. to 3:30 p.m. on Wednesday), or e-mail us during these times at Advantages@uecu.org.

6. Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you and according to your properly entered and transmitted instructions, we will be liable for your losses or damages as required by Federal law. However, we will not be liable, for instance: If through no fault of ours, you do not have enough available funds in the account from which a payment or transfer is to be made or if we reverse a payment or transfer because of insufficient funds; If any payment or transfer would exceed the credit limit of any account; If the money in the account from which a payment or transfer is to be made is subject to legal process, or other claim restricts the transaction; If the telephone, computer equipment or mobile access device you use to conduct audio response or online banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction; If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions we have taken. Such circumstances include but are not limited to computer failure, telecommunications outages, fire, flood, and other natural disasters; Except as required by

law, we shall not be liable for indirect, incidental or consequential damages arising out of use of Advantages Online™ or other electronic funds transfer services; and any other exceptions as established by the Credit Union.

7. Documentation of Transfers. All transactions generated by you through Advantages Online™ Home Banking, Mobile Banking and Advantages Bill Pay™ will appear on your periodic account statement.

8. In Case of Errors or Questions About Your Electronic Transfers

If you think your statement is wrong or if you need more information about an electronic transfer listed on the statement, immediately telephone us at 800-288-6423 or 610-927-4000 in the Reading, PA area, e-mail us at Advantages@uecu.org or write us at P.O. Box 14864, Reading, PA 19612-4864. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- a. Tell us your name and account number.
- b. Describe the error or the transfer you are unsure about, the date the transaction occurred, and explain as clearly as you can why you believe it is in error or why you need more information.
- c. 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(s) in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (5 business days for an unauthorized Advantages VISA® Check Card™ point-of-sale transaction and 20 business days if the transfer 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 forty-five (45) days (90 days if the transfer involved a new account*, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this; we will provisionally credit your account within ten (10) business days (5 business days for an unauthorized Advantages VISA Check Card™ point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have 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 ten (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). We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

9. Contact by Utilities Employees Credit Union

No UECU employee will contact you via email or phone requesting your online Username or online Password, PIN or Biometric ID. If you are contacted by anyone requesting this information, please contact us immediately.

10. Change in Terms.

We may change the terms and conditions of our electronic fund services from time to time. We will notify you of changes by giving written notice of change prior to the effective date of the change, as required by law. However, if the change is made for security purposes we can make a change without giving prior notice.

By indicating your acceptance at the accept agreement prompt, you acknowledge receiving and reading the Advantages Online™ Agreement and Disclosure and you agree to the terms, conditions and disclosures contained therein.