

United Educators Credit Union Solutions@HOME Internet Banking Agreement and Disclosure

This Agreement governs the use of Solutions@HOME Internet Banking, jointly referred to as the "Service" or "Internet Banking", provided by United Educators Credit Union. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the United Educators Credit Union account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Credit Union. The words "you" and "your" mean the owner and/or joint owner of the account who use Solutions@HOME Internet Banking. The words "Credit Union," "we," "our," and "us" means United Educators Credit Union. The Phrase "Business Days" means Monday Through Friday, excluding Federal Holidays observed by the Federal Reserve Bank. The Phrase "Business Hours" means "Business Days" from 7:30 AM to 5:00 PM Central Standard Time". The term "Cutoff" means 6:30 pm Central Standard Time.

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use the Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser capable of 128-bit encryption, a member number, and Internet Banking password. The password is the confidential secret code made up of letters and numbers which Credit Union members must supply during a Solutions@HOME Login to demonstrate that he or she is, in fact, the person he or she claims.

You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. United Educators Credit Union is not responsible for any errors or failures from any malfunction of your Computer, the browser or the software. United Educators Credit Union is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone utility and/or Internet Service Provider.

The Service

To use Internet Banking, you must have at least one United Educators Credit Union personal account and an Internet Banking password. Through Internet Banking, you will have access to any of your United Educators Credit Union deposit and loan accounts. United Educators Credit Union reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

Description of Internet Banking

The Service allows you to perform some or all of the following functions from your Computer:

Online Account Access Functions and Limitations of Transfers

You may use Internet Banking to (a) transfer funds between your accounts or to other members' accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; and (d) obtain loan account balance information. These features are limited to the extent, and subject to the terms, noted below. Other functionality involving financial transactions within Internet Banking such as Online Loan Applications, Bill Payment and Account-to-Account transfers involving other Financial Institutions have separate disclosures that you must agree to prior to using those services.

1. Your ability to transfer funds between certain Credit Union accounts is limited by federal law and the Credit Union Membership Agreement and Electronic Fund Transfers Agreement Disclosure made available to you when you opened your Credit Union Membership. You should refer to these documents as the govern membership conduct and service charges applicable to Credit Union transactional activity.
2. Additional limitations may apply specifically transfer instructions made within the Internet Banking Service.
 - o Transfers to and from Credit Union investment ("I" Type) are not allowed
 - o Transfers from Credit Union loan ("L" Type) accounts are only allowed from the following account types L9 and L39 Line of Credit Accounts.
 - o Transfers to Credit Union loan ("L" Type) accounts are allowed with certain limitations. Transfer attempts beyond these limitations will yield a warning message within Internet Banking.
 - o Transfers to and from select Credit Union share ("S" Type) accounts are allowed with dollar amount limitations. Transfer attempts beyond these limitations will yield an error message within Internet Banking.
 - o Cross Account Transfers are account transfers made from one membership number to another membership number in which you are not a primary or joint owner and are permitted by default for all registered Solutions@HOME Internet Banking users. Cross Account Transfers require knowledge of the other member number, account type and name of the member which you are not a primary or joint owner and can only be used to deposit funds into an account within a membership number to which you are not primary or joint owner. Cross Account Transfers cannot be used to transfer funds from a membership number in which you are not a primary our joint owner.

3. There may be at least a one-business-day delay in transferring funds between your Credit Union accounts. Except as provided in this Agreement, all transfers made between Credit Union accounts will be completed immediately provided that the transfer transaction instruction was completed prior to the Credit Union Cutoff time. Transfer transaction instructions between Credit Union accounts that are received past the Credit Union Cutoff time will be completed the following business day.
4. Credit Union account transactional history will be available from Internet Banking for a minimum of six (6) statement cycles. Additional transaction history may be provided by the Credit Union at its discretion.

Personal Identification Number and Security

In order to use Internet Banking, you must properly authenticate yourself using the Solutions@HOME Internet Banking authentication credentials, which include Member Number or Alternative Login, Multi-Factor Authentication (MFA) security questions, and a password. You agree not to give or make available your Solutions@HOME Internet Banking authentication credentials to any unauthorized person. If you permit other persons to use the Service or your Solutions@HOME authentication credentials (even though you have agreed not to disclose this information); you are responsible for all transactions they authorize. If you believe t Solutions@HOME Internet Banking authentication credentials have been lost, stolen or compromised, or that someone may attempt to use the Service without your consent or has transferred money from your account by accessing your account without your permission, you must notify the Credit Union at once by calling us during business hours.

Your Liability for Unauthorized Transfer

It is your responsibility to immediately inform the Credit Union if you believe your account information and/or Solutions@HOME Internet Banking authentication credentials have been lost or stolen. The Credit Union must be notified of this loss or theft within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your account information and/or password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your account information and/or password, and we can prove we could have stopped someone from using your account/and or password without your permission if you had told us, you could lose as much as \$500.00. Also, if your credit union periodic statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 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.

Errors and Questions

Contact the credit union immediately in cases where you feel there is an error, or if you need more information regarding your transaction history, account transfers, credit union periodic statement or transaction receipt. We must hear from you no later than 60 days after we sent the first Credit Union periodic statement on which the problem or error appeared. Your inquiry must include:

1. Your name and account number,
2. A description of the error or the transfer you are unsure about and an explanation of why you believe it is an error or why you need more information,
3. The dollar amount of the suspected error, and
4. The date of occurrence.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days of the receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days). If we need more time, however, we may take up to 45 days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Internet Banking to conduct transactions, the information you enter may be recorded. By using Internet Banking, you consent to such recording.

No Signature Required

When using Internet Banking to conduct transactions, you agree that the Credit Union may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

As a standard operating procedure the Credit Union classifies all member information as confidential and therefore will not release member information to third parties. For the purposed of this Agreement and your use of the Solutions@HOME Internet Banking Service release of member information may occur solely under the following conditions:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

Charges

You will not be charged for the "view accounts", or "transfer funds" features of United Educators Credit Union's Internet Banking. NOTE: As previously stated in this agreement, your accounts and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Membership Agreement, Fee Schedule, Truth In Savings Agreement, as well as any Loan applications and/or disclosures you agreed to at the time your Credit Union Loan account was opened.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by United Educators Credit Union from time to time. In such event, United Educators Credit Union shall send notice to you either at your address as it appears on United Educators Credit Union's records or by online notice through Internet Banking. Any continuation of Internet Banking after United Educators Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, United Educators Credit Union may, from time to time, revise or update the United Educators Credit Union program, services, and/or related material(s) rendering such prior versions obsolete. Consequently, United Educators Credit Union reserves the right to terminate this Agreement as to all such prior versions of the United Educators Credit Union programs, services, and/or related material(s) and limit access to United Educators Credit Union's more recent versions and updates.

Address Changes

You agree to promptly notify United Educators Credit Union, in writing, of any address change or change in email address.

Termination or Discontinuation

The use of Internet Banking does not require enrollment on your behalf; therefore, termination of Internet Banking by you is done by not accessing or using the Service. However, any transactions or payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitation

United Educators Credit Union reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. United Educators Credit Union is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

Disputes

In the event of a dispute regarding Internet Banking usage, you and United Educators Credit Union agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and United Educators Credit Union, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and United Educators Credit Union relating to the subject matter of this Agreement. If there is a conflict between what one of United Educators Credit Union's employees says and the terms of this Agreement, the terms of this Agreement have final control.

Assignment

You may not assign this Agreement to any other party. United Educators Credit Union may assign this Agreement to any present or future, directly or indirectly, affiliated company. United Educators Credit Union may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

United Educators Credit Union shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by United Educators Credit Union. No delay or omission on the part of United Educators Credit Union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by the laws of the jurisdiction in which the Credit Union is located and by applicable Federal laws and regulations.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.