

Cinfed Online Disclosure

Online Banking Registration for Cinfed Federal Credit Union located at **4801 Kennedy Ave, Cincinnati, OH 45209**. Our phone number is **(513) 333-3800**.

The words "you", "your", and "yours" refer to Cinfed Credit Union member(s) jointly and severally. The words "we", "us", "our", "Cinfed" and "Credit Union" refer to Cinfed Credit Union.

You hereby agree to the rules and regulations affecting the issuance of the Online Banking User ID and Password for the Cinfed Online Banking service provided by us for your convenience. This Agreement contains your rights and responsibilities concerning transactions that you make through the Online Banking, including your rights under the Electronic Funds Transfer Act. To qualify for access to the Online Banking, you must be a Credit Union member in good standing. Other conditions may apply.

User ID & Password: The User ID & Password you choose is your "remote banking signature", and you are responsible for maintaining its confidentiality. If you choose to give your User ID & Password to someone else, you are responsible for any and all transactions that may occur on your accounts that are connected to the Online Banking system. There is only one user ID and password per member.

Authorized Use: Only you are authorized to withdraw funds from your account(s) with the use of your Online Banking User ID and Password.

Notification Procedure: If you believe that your Online Banking Password has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

Customer Service Office Hours for Online Banking: Our customer assistance number is available during normal business hours of operation (See Cinfed hours for details). The number is 513-333-3800.

Types of Transactions Available: You may use your Online Banking Password to obtain account information related to any of your savings and loan accounts regarding current balances and account history (mortgage history is not available); savings dividend rates; loan interest rates, payoff amounts, payments and due dates; and YTD dividend earned and interest paid on each account. You can order checks, change passwords, change your address, apply for a loan, and export history.

Transfers: You may make deposit transfers to your accounts or other accounts you authorize as often as you like. You may transfer up to the balance in your accounts at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Schedule Transfers: You may schedule multiple transfers between your Cinfed accounts or other accounts you authorize. You may also schedule future and/or recurring transfers. Select the account number and suffix from the drop-down boxes, enter the amount, choose the start date, and select the frequency. It is as simple as that!

Frequency: Schedule recurring payments. Frequency options include:

- a) **One Time:** transfer will occur one time on Start Date you select: up to one year in advance. Enter today's date for same day transfer.
- b) **Monthly:** transfer will occur each month on the same day of the month you requested for Start Date. (Example: Monthly transfer to start on January 4, transfer will occur on 4th of every month thereafter.) If transfer is requested to start on the 31st day of the month, the transfer will occur on the last day of every month thereafter.
- c) **Semi-Monthly:** transfer will occur on the 1st and the 15th day of every month.
- d) **Weekly:** transfer will occur every week on the same day of the week as the Start Date. (Example: Weekly transfer scheduled to start on Monday, March 31, 2008 the transfer will occur on Monday of every week.)
- e) **Bi-Weekly:** transfer will occur every other week on the same day of the week as the Start Date. (Example: Weekly transfer scheduled to start on Monday, March 31, 2008 the transfer will occur on Monday of every other week.)

Important facts you should know: When requesting a same day transfer the transfer will be completed immediately. All transfers scheduled for a future Start Date will be completed by 10 am of the scheduled Start Date. Funds must be available in the account for transfer to be completed. There are no fees associated with automatic transfers.

Deleting a transfer; next to the scheduled transfer there is a delete button in the left-hand column. Click the delete button next to the transfer you wish to delete. A message will appear asking if this is the payment you wish to delete, click delete again. There are two reasons a delete button may not be available, (1) The transfer has been initiated by the credit union for a loan payment; (2) The transfer is to an account that is currently not accessible with your Online Banking log in. To delete or request a change on that scheduled transfer you will need to call 513.333.3800 or visit any of our branch locations.

Any Account Transfer: You may make deposits to the account of another Cinfed member as often as you like. To complete the Any Account Transfer, you must know the account number, first and last name and share ID of the Cinfed member you are transferring funds to. You will not have access to the balance or to withdraw funds from that account unless you are an owner or authorized signer for that account. You may transfer up to the balance in your accounts at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Pending Debits: You can view debit card transactions that have been authorized and have not posted to your account.

Financial Institution's Responsibility: 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, we will be liable for your losses or damages. However, there are some exceptions.

We will NOT be liable, for instance:

- a) If, through no fault of ours, you do not have enough money in your account to make the transfer
- b) If circumstances beyond our control (such as fire, flood) prevent the transfer, despite reasonable precautions that we have taken.
- c) Computer error or computer equipment error

Cinfed Online Banking Fees and Charges: The list of fees and charges are on the Cinfed Fee Schedule, on Cinfed's Website or you can call the Membership Department at 513-333- 3883 for details.

Consumer Liability for Unauthorized Cinfed Online Banking Transactions: Tell us at ONCE if you believe your Online Banking Password has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your Online Banking Password without permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Online Banking Password and we can prove that we could have stopped someone from using your Online Banking Password without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00). Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost 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 long trip or hospital stay) kept you from telling us, we will extend the time periods. We are liable only for losses in excess of the limits stated.

Error Resolution for Online Banking: In case of errors or questions about your transactions, call us at 513-333- 3800 for Online Banking or write us at the address listed in this Agreement, as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (2) 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. (3) 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 tell you the results of our investigation within 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 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 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. If we decide that there was no error, we will send you a written explanation

within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Cancellation: Your Online banking User ID & Password remains our property. We may cancel your Cinfed Online Banking privileges at any time without notice or cause. Any cancellation or termination shall not affect any of your existing liability to us.

Conditions Under Which We Will Disclose Information to a Third Party:

You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

Other terms: You may not assign this Agreement. This Agreement is entered into in Cincinnati, Ohio, and shall be governed by the laws of the State of Ohio and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party or any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. This Agreement is binding upon your heirs and the Credit Union's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of this Agreement shall survive termination, cancellation, or expiration of this Agreement.