



838 Eglin Parkway N.E.
Fort Walton Beach, FL. 32547-2781
eglinfcu.org

Electronic Fund Transfer Disclosure for Online Banking & Mobile App

Account Access.

Your Username and Password are required to access your account. The first time you login to Online Banking or the Mobile App, you will be prompted to change your temporary password. Once updated in either platform, the password you have chosen will give you access to both Online Banking and the Mobile App. Online Banking is conditioned on entering a valid and current email. You agree to notify us immediately of any address or email changes. In certain circumstances, we may request your changes in writing. All notices sent to your most recent address or email will be considered received. Online Banking and the Mobile App will be available for your convenience 24 hours per day. These services may be interrupted for a short time for schedule maintenance. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will be locked if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

Transactions You Can Make.

1. Transfer funds between your share accounts.
2. Transfer funds from your share accounts to loan accounts.
3. Transfer funds from a Mastercard or Line-of-Credit Loan to checking account.
4. Transfer funds between different EFCU accounts. Additional authorization required.
5. Transfer funds to other EFCU member accounts.
6. External account transfers to your EFCU loans.
7. Request a check withdrawal from your shares or Line-of-Credit Loan account, not to exceed available limits. Checks will be made payable to you and mailed to your address on file.
8. If you subscribe to Bill Payer Service under Online Banking, you may request withdrawals from your checking account to pay designated payees.
9. Schedule and review Mastercard® payments.
10. Schedule and review Mortgage payments.
11. Schedule payments to other accounts.
12. Deposit checks remotely with Remote Deposit Capture (Mobile App only)

(You may not perform transactions on Share Certificates or IRAs.)

Your Responsibility and Liability.

You are responsible for all transactions you authorize using Online Banking and Mobile App under this Agreement. If you permit someone else to use your password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your password has been lost or stolen, if you believe someone has used your password or otherwise accessed your accounts without your permission, or if you believe that transfer has been made without your permission. If you tell us within two (2) business days after you learn of the loss or theft of your password, you can lose no more than \$50.00 if someone used your password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password and we can prove that we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make including those made by card, password, or other means, 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your password has been lost or stolen or that someone has transferred money from your accounts without your permission, we recommend you change your password and contact us immediately.

How to Contact Us.

CALL 850.862.0111 Option 1, Monday through Friday, 9am to 5pm Central Time

WRITE Eglin Federal CU, Account Services Department, 838 Eglin Parkway NE, Fort Walton Beach, FL 32547

WEB SECURE EMAIL at www.eglinfcu.org/contact

Business Days.

Our business days are Monday through Friday, 9:00 A.M. to 5:00 P.M. CST. At the close of business each night, after all daily processing is complete, our computer system's data is advanced to the next business day. Saturdays, Sundays, and federal holidays are not business days.

Fees and Charges.

There are no charges for use of our Online Banking or Mobile App at this time. If you sign up for the optional Bill Payer Service and you complete a minimum of 3 transactions each calendar month, this service is free. There is a \$5.00 monthly fee if less than 3 transactions are completed per month. We reserve the right to change our fees.

Periodic Statements.

You will receive a statement each month covering each account that was accessed on our Online Banking or Mobile App, or at least quarterly if no transactions have occurred.

Our Liability for Failure to Make Transfers.

If we do not properly complete a transaction on time, or in the correct amount according to this agreement, we may be liable for your losses or damages. However, there are some exceptions.

We will not be liable if:

1. If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
2. If you used your password in an incorrect manner.
3. If the Online Banking for Mobile Application system was not working properly and you knew about the problem when you started the transaction.
4. If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
5. If the money in your account is subject to legal process or other claim.
6. If funds in your account are pledged as collateral or frozen because of a delinquent loan.
7. If the electronic transfer is not completed as a result of your willful or negligent use of your password or any EFT facility for making such transfers.
8. If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
9. If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
10. Any other exceptions as established by the Credit Union.

Disclosure of Account Information to Third Parties.

Review EFCU's privacy policy for complete details. In order to protect your privacy, we will not disclose any information about you or your account to any person, organization, or agency except:

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 report or merchant.
3. In order to comply with government agency or court orders.
4. To companies that assist us in providing services to you and who have contractually agreed to protect the confidentiality of our member's information.
5. If you give us written permission.

Stop Payment Rights.

If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us in writing at any time up to three (3) business days before the scheduled date of the transfer. If you call, we will also require you to put your request in writing and get it to us within 14 days after you call. There is a charge for each stop-payment request you make. Eglin Federal Credit Union cannot cancel an agreement you have with a third party or revoke the authorization you have provided a third party for automatic debit card charges from your account. To cancel your agreement and/or revoke your authorization for this type charge, you must contact the third party. If, after you have contacted the merchant or service provider and they continue to charge your account, you can contact us to return any subsequent charges. We will require you to complete a statement stating that you have revoked the authorization. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned. You may stop payment on any item drawn on your account whether you sign the item or not.

Notice of Varying Amounts.

If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

In Case of Errors or Questions About Your Electronic Transfers.

Telephone, write, or email us at the address listed under "How to Contact Us" as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement of receipt. We must hear from you no later than 60 days after we sent you 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 will 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 (20 business days if the transfer involved a new account) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a foreign initiated transfer or point of sale transaction) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (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 do not receive your complaint or question in writing within 10 business days, we may remove the provisional credit from 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 there was no error, we will send you a written explanation and will remove the provisional credit 5 business days after notice is given. You may ask for copies of documents that we used in our investigation.

Change in Terms.

This agreement is subject to the terms and conditions of the Understanding Your Share Account booklet which governs your accounts with us. If you have signed other agreements with us, your agreements are still binding where not in conflict with this agreement. All transactions involving loan payments are subject to the provisions of your separate loan agreement(s) with us. We have the right to change the terms of this agreement. We will notify you of any changes as applicable by law.