



FEDERAL CREDIT UNION
416 Rowland Street, Ballston Spa, NY 12020

**TERMS AND CONDITIONS
HOME BANKING**

The Home Banking Agreement and Disclosure ("Agreement") applies to Your use of the Home Banking Service, which permits You to access Your Accounts with Us via the Internet for services selected by You and agreed upon by Us.

The following information describes the various types of Home Banking Services which are available to members together with your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act. PLEASE READ THIS DOCUMENT CAREFULLY. You may want to print or save this document for future reference, or if you would like to receive a paper copy you may email your request, call Member Services at 1-800-721-8288, or use our secure messaging service. Some information may not pertain to you.

Electronic Funds Transfers are deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft or similar paper instrument. If your account(s) involves such transfers, you have certain rights under law, which is described below. PLEASE CONTACT US BY CALLING THE ABOVE TELEPHONE NUMBER OR USE OUR SECURE MESSAGING SERVICE IF YOU HAVE ANY QUESTIONS.

I. Defined Terms.

As used in this Agreement, the following terms shall have the following meanings:

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| "Account" or "Accounts" | Means Your deposit and loan accounts with Us including but not limited to: checking, money market, certificate of deposit and savings account(s) accessible. |
| "Account Balance" | Means collected funds to include availability of funds pursuant to a credit line agreement. |
| "Bill Payment" | Means the process or payment by which We pay Your designated Payee based on Your Payment Instructions. |
| "Business Day" | Means Monday through Friday, excluding Federal holidays. |
| "Bill Payment" | Means Our Internet bill payment application designed for Your online convenience. |
| "Credit Union" | Means TCT Federal Credit Union and its affiliates, subsidiaries and any agent, independent contractor, designee or assignee which this Credit Union may, in its sole discretion, employ in the provision of this service. |
| "Home Banking" | Means Our Internet application designed for Your online banking convenience. |
| "Electronic Record" | Means a contract or other record created, generated, sent, communicated, received, or stored by electronic means. |
| "Funds Transfer" | Means the allocation of funds from one accessible Account to another accessible Account. |
| "Processing Date" | Means the Business Day Your Account is debited. |
| "Transaction" | Means each Payment Instruction or Funds Transfer. |
| "We," "Our," and "Us" | Means TCT Federal Credit Union. |
| "You" and "Your" | Means each depositor on an Account accessible by this online service. |

II. Authorization.

This Agreement applies to all persons that are parties to the Accounts. This Agreement contains the terms and conditions governing Home Banking, including disclosures required by federal law. Please read this Agreement carefully and keep a copy for Your records.

By subscribing to Home Banking, You acknowledge that You have received and read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement has been accepted by one or more of the persons who established the subject Account with Us.

By choosing to use Home Banking, you agree that the terms and conditions in this Agreement, and any amendments or changes hereafter, apply to You and any others whom You permit to use Home Banking. If you do not agree with the terms and conditions, you may not use Home Banking. By using Home Banking, you consent to the electronic transmission or personal financial information. Your consent will be deemed effective for as long as you use Home Banking.

You agree that each owner of an Account is authorized to access all of the funds held in that Account. We are entitled to act on Transaction instructions received using your User ID and Password and you agree that the use of your User ID and Password will have the same effect as your signature authorizing the Transaction. **You are responsible for keeping Your passwords and account data confidential.**

III. Access and Functions.

Using your computer or other Internet-access device, You can access Bill Payment and Home Banking 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods.

Using Your assigned User ID and Password, You can, subject to these Terms and Conditions and the applicable service specifications:

- ◆ View select Account information Home Banking
- ◆ Transfer funds among Your eligible Accounts Home Banking
- ◆ View transaction history Home Banking
- ◆ Send and receive secure messages to / from authorized Credit Union representatives Home Banking

IV. Hardware and Software Requirements.

To use Home Banking, You will need Internet access (if by modem, 14.4 baud or higher), and an Internet browser that supports Secure Sockets Layer with 128 bit encryption. We recommend Internet Explorer or Netscape versions 4.0 or higher and a computer with at least a 133 mhz processor and a 28.8 modem. You are responsible for selecting all systems, hardware and Your Internet service provider. You are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, Your choice of Internet service provider and systems and computer services. We are not responsible for any errors or failures cause by any malfunction of Your computer, and We are not responsible for any computer virus or related problems that may be associated with the use of Home Banking, Your computer or other Internet-access device.

You are also responsible for all telephone charges incurred in connecting to Home Banking and for charges by any service provider providing connection to the Internet.

V. Password and Security.

Upon Your successful enrollment, You will be required to change Your password upon Your first use. Using Your password has the same effect as Your signature authorizing Transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of Your Accounts. Anyone to whom You disclose Your password and anyone who has access to Your password will have full access to Your account information, including full access to Your Accounts. You have no ability to limit any such person's authority. If anyone uses Your password with Your permission, You will be responsible for any Transactions performed by that person.

VI. Your Liability.

Tell Us at once if You believe Your password has been lost, stolen or otherwise became available to an unauthorized person. Please contact Us immediately by telephone or in writing. Telephoning is the best way of keeping Your possible losses down. You could lose all the money in Your Accounts (plus Your maximum overdraft line of credit). If You tell Us within two Business Days, You can lose no more than \$50 if someone used Your password without Your permission. 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 that We could have stopped someone from using Your password without Your permission, You could lose as much as \$500.

Also, if Your statement shows transfers that You did not make, tell Us at once. If You do not tell Us within 60 days of the date We mail a periodic statement to You, You may not get any money You lost after the 60 days if We show that We could have stopped someone from taking the money if You would have 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.

VII. Contact in Event of Unauthorized Access.

If You believe Your password has been lost or stolen or that someone may or has fraudulently accessed Your Account without Your permission, contact the Credit Union by phone 1-800-721-8288, or write TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020, or contact Us via secure messaging.

VIII. Funds Transfer Limitations.

You may transfer collected funds through Home Banking in any amount, subject to funds availability. Under federal regulations, You may make no more than six Funds Transfers and telephone transfers, including Home Banking Transactions, per month from Your savings or money market deposit account. Each Funds Transfer from Your savings or money market deposit Account is counted as one of the six limited transfers You are permitted each month. (However, payments to Your loan accounts with Us are not counted toward this limit for savings and money market deposit accounts.)

IX. Fees.

You authorize Us to charge You service fees identified in Our current fee schedule, and it may be amended by Us from time to time. You are responsible for any and all telephone access fees or Internet service fees that may be assessed by Your telephone and/or Internet service provider.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, THE FOREGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. EXCEPT AS SPECIFICALLY PROVIDED FOR HEREIN, IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THE EQUIPMENT, SOFTWARE OR HOME BANKING SERVICE.

X. Exclusion of Liability and Warranties.

Our Home Banking service makes use of a private network, intended for authorized users only. We have confidence in the security measures We employ, however, this is not an invitation for individuals to attempt unauthorized access. BY USING THIS SERVICE, YOU AGREE TO ACCEPT COMPLETE RESPONSIBILITY THEREFORE, CREDIT UNION, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SERVICE PROVIDERS, DISCLAIM ANY AND ALL LIABILITY, WHETHER NOW KNOWN OR OTHERWISE, WITH RESPECT TO YOUR USE, AUTHORIZED OR UNAUTHORIZED, AND CREDIT UNION FURTHER SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES WITH RESPECT THERETO, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

XI. Web Content and Materials

The information and materials contained in this website – and the terms and conditions of the access to and use of such information and materials – are subject to change without notice. Not all products and services may be available in all geographic areas. Your eligibility for particular products and services is subject to Our final determination and acceptance.

We and Our suppliers may discontinue or make changes in the information, products or services described herein at anytime. Any dated information is published as of its date only, and We do not undertake any obligation or responsibility to update or amend any such information. We reserve the right to terminate any or all website offerings without prior notice to the user. Furthermore, by offering information, products or services via this Worldwide Website, no solicitation is made by Us to any person to use such information, products or services in jurisdictions where the provision of such information, products or services is prohibited by law.

Limitation of Liability

Because of the possibility of human and mechanical error as well as other factors, We are not responsible for any errors in Our omissions from information contained in or accessed through this website. All such information is provided "as is" to the user without express or implied warranties of any kind including the warranties of merchantability, non-infringement of intellectual property or fitness for any particular purpose. Furthermore, We will not be liable for any delay, difficulty in use, inaccuracy of information, computer viruses, malicious code or other defect in this website, or for the incompatibility between this website's files and the user's browser or other site accessing program. Nor will We be liable for any other problems experienced by the user due to causes beyond Our control. No license to the user is implied in these disclaimers.

Links to Other Sites

Links that are to non-TCT Federal Credit Union websites are provided solely as pointers to information on topics that may be useful to users of the TCT Federal Credit Union website, and We have no control over the content on such non- TCT Federal Credit Union websites. If you choose to link to a website not controlled by Us, We make no warranties, either express or implied, concerning the content of such a site, including the accuracy, completeness, reliability or suitability thereof for any particular purpose, nor do We warrant that such site or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. We do not guarantee the authenticity of documents on the Internet. Links to non-TCT Federal Credit Union sites do not imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered at such sites, or any representation regarding the content at such sites.

Disclaimer

Product offers, rates, terms, and other information provided herein are subject to change without notice. We may discontinue or make changes in the information, products or services described herein at any time. We reserve the right to terminate any or all web offerings without prior notice to the user. Due to occasional inaccessibility to our web site, We can not guarantee completeness or accuracy of the information provided herein. We reserves the right, in Our sole discretion and without any obligation, to correct any error or omissions in any portion of the services, product or materials.

XII. In Case of Errors or Questions.

If You believe that there has been an error related to a Funds Transfer or other related service, You have questions or need more information about a Funds Transfer or related service, or You believe Your statement or receipt is wrong contact the Credit Union by phone (1-800-721-8288) or write Us at TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020 as soon as You can. We must hear from You no later than 60 Calendar Days after We sent You the FIRST statement on which the problem or error appeared.

1. Tell Us Your name and Account number (if any).
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.
4. Please also include a telephone number at which You can be reached in the event We need any additional information.

If You tell Us orally, We retain the right to 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 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.

The 10 day period in the preceding paragraph may be extended to 20 Business Days, if the error involves a transfer to or from the Account within 30 days after the first deposit to the Account was made.

If the error involves an electronic transfer from Your Account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the Account was made, the 45 day time period to investigate Your complaint or question will be 90 days in place of 45 days.

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. If You received credit during the investigation, Your account will be debited at that time. You may request copies of the documents that We used in Our investigation for a reasonable charge.

XIII. Account Information Disclosure.

The circumstances under which We may provide information about Your accounts to third parties are summarized in Our current privacy notice. You agree that We may deliver Our privacy notices You. You may access the privacy notice on TCT's website at www.tctfcu.org or request a paper copy by writing to Us at TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020.

XIV. Third Parties.

You understand that support and services are provided by third parties other than Us, and You authorize Us to contract with third parties to provide such support and service.

XV. Electronic Record Consent.

You consent to receive Electronic Records that may be required to be made available during the course of Your Home Banking relationship with Us. You have a right to withdraw the consent to receive Electronic Records by notifying Us in writing at TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020 or via secure messaging.

XVI. Your Right to Obtain Paper Copies.

You have a right to obtain Electronic Records in paper form, upon request. You may obtain a paper copy of an Electronic Record by contacting Us by phone 1-800-721-8288. We may charge photocopy fees identified in Our current fee schedule.

XVII. Periodic Statements.

Your Account activity will appear on Your periodic account statement. If there are no transfers in a particular month, You will receive statements at least quarterly. You agree to review your account statement promptly after You receive it. If Your account statement shows a transaction that You did not authorize, You must notify Us at once.

A copy of any documentation provided to you which indicates that an electronic fund transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

XVIII. Notification of Change in Name or Address.

You agree to notify Us promptly in writing of any change via secure messaging or to TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020.

XIX. Termination or Discontinuation.

In the event You wish to discontinue Home Banking, You must notify Us orally or in writing. Written notice of service discontinuance should be sent to: TCT Federal Credit Union, 416 Rowland Street, Ballston Spa, NY 12020. You may also notify Us through secure messaging. If You notify Us verbally, You must also send Us written notification. Once we have acted upon Your closing notice, we will make no further transfers, payments or transactions from Your Account, including transfers, payments or transactions you have previously authorized.

Any one person who can use the Account is eligible to terminate this service. If more than one person is authorized to withdraw funds from Your Account, or if another person is authorized to electronically access Your Account, We cannot stop that person from using the Home Banking service.

We may modify, suspend or terminate Your privilege of using Home Banking service and may withhold approval of any Transaction, at any time, without prior notice to You. In the event We terminate Your privileges, We will try to notify You in advance but are not required to do so. You will be notified as soon as practicable.

Neither termination nor discontinuation shall affect Your liability or obligation under this Agreement. If either You or We end your rights to use Home Banking, We will no longer be required to complete any of your Home Banking transactions. You will remain obligated to Us under this Agreement for all your Home Banking transactions, even if they occur or are completed after this Agreement is ended.

XX. Disputes

In the event of a dispute regarding the Service, You 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 Us which supersedes any proposal or prior agreement, oral or written, and any other communications between You and Us relating to the subject matter of this Agreement. If there is a conflict between what one of Our employees says and the terms of this Agreement, the terms of this Agreement shall control.

XXI. Assignment.

You may not assign this Agreement to any other party. We may assign this Agreement to Our successor in interest or to any, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

XXII. No Waiver.

We shall not be deemed to have waived any of Our rights or remedies hereunder unless such waiver is in writing and signed by Us. No delay or omission on Our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

XXIII. Governing Law.

This Agreement is governed by the federal laws of the United States and the laws of the state of New York, unless otherwise required by federal or state law. Any issue relating to an Account or service with Us that you access through the Home Banking service shall be governed by the laws specified in the agreement for that Account or service if there is a separate agreement for that Account or service.

XXIV. Captions

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

XXV. Amendment.

We may amend or change the terms and conditions, including all applicable fees and service charges, of this Agreement at any time. We will provide You with notice at least thirty (30) days before the amendment becomes effective by sending written notice to You at Your address on record with Us if the amendment or change will result in greater costs or liability to You or stricter limitations on the transfers You may make. To the extent permitted by applicable law, We will notify You of any such change or amendment electronically by posting such notice on our Home Banking login page. If however, an immediate change in the terms and conditions is necessary for security reasons, We may amend these terms and conditions without such prior notice.

Any use of the services after We send you notice of the change or amendment will constitute Your agreement to such change(s) or amendment(s). If you do not agree to the change or amendment, You must notify us prior to the effective date of the change or amendment and cancel your access to the Service.

Further, We may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, We reserve the right to terminate this Agreement as to all such prior versions of the Home Banking Service program, services, and/or related material and limit access to the Service's more recent revisions and updates.

XXVI. Conflict of Provisions.

This Agreement is intended to supplement and not to replace other agreements between You and Us relating to Your accounts, including, without limitation, Our Membership and Account Agreement. In the event of a conflict between this Agreement and any other Account rules and agreements that apply to Your accounts, this Agreement shall govern and prevail, unless otherwise specified in this Agreement.