

ONLINE BANKING DISCLOSURE

This Online Banking Disclosure is the contract which covers your and our rights and responsibilities concerning the Online Banking services offered to you by Southbridge Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share and share draft accounts you have with the Credit Union. Electronic fund transfers (EFTs) are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

If Online Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Online Banking to:

- Transfer funds from your share, share draft, money market, and club accounts.
- Obtain balance information for your share, share draft, loan, money market, club, and certificate accounts.
- Make loan payments from your share, share draft, money market, and club accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Place a stop payment.
- Re-order checks.
- View check images.

Your accounts can be accessed under Online Banking via personal computer. Online Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. 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. 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 discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

Transaction Limitations. The following limitations on Online Banking transactions may apply:

- There is no limit to the number of inquiries you may make in any one (1) day.
- For all share, club, and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by

telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Security of Access Code. The access codes issued to you or selected by you are for your security purposes. Any access codes issued to you or selected by you are confidential and should not be disclosed to third parties. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your Online Banking services immediately.

Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all Online Banking transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any Online Banking transaction on any account from any joint account owner.

Fees and Charges. There are certain fees and charges for Online Banking services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges which is available on our website. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

Member Liability. You are responsible for all transactions you authorize using your Online Banking services under this Agreement. If you permit someone else to use your access codes, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your access codes have been lost or stolen, if you believe someone has used your access codes or otherwise accessed your accounts without your permission. Also, if your statement shows transfers that you did not make by your access codes 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

Termination of Online Banking Services. You may terminate this Agreement at any time by notifying us in writing and stopping your use of your access codes. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may at our discretion notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been

terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your access codes for Online Banking services. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under our Electronic Funds Transfers Agreement and Disclosure. Should there be a period of inactivity of one hundred eighty (180) days, we reserve the right to remove access due to this inactivity.