

Evansville Federal Credit Union
e-Banking and e-Bill Pay Agreement & Disclosure

This e-Banking & e-Bill Pay Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the e-Banking service or the e-Bill Pay service ("Services"). It also describes the rights and obligations of Evansville Federal Credit Union ("Credit Union"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

I. Definitions

The following definitions apply in this Agreement:

1. "Authorized Representative" refers to a person with authority (with respect to the account);
2. "e-Bill Pay" is the online service that enables the scheduling of e-Bill Pays using a personal computer;
3. "ISP" refers to your Internet Service Provider;
4. "e-Banking" is the internet-based service providing access to your Credit Union account(s);
5. "Online Account" means the Credit Union account from which you will be conducting transactions using a Service;
6. "Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
7. "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
8. "Time of day" references are to Central Standard Time;
9. "User ID" is the Credit Union-generated identification code assigned to you for your connection to the Service;
10. "We", "us", or "Credit Union" refer to Evansville Federal Credit Union which offers the Services and which holds the accounts accessed by the Services; and
11. "You" or "your" refers to the owner of the account or the authorized representative.
12. "Business Days" refers to a calendar day other than a Saturday or Sunday and any Federal Reserve Holiday.

II. Access to Services

The Credit Union will provide instructions on how to use the e-Banking and e-Bill Pay Services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

III. Credit Union Transactions with e-Banking

1. Account Access. Transfer money, check account balances, view share draft checking histories, pay loan payments. NOTE: Because regulations require the Credit Union to limit preauthorized transfers (including e-Banking transfers), the following limitations apply:
 - a. *You may make funds transfers to other accounts of yours as often as you like. However, transfers from your Savings, Club and Money Market Savings accounts will be limited to a total of six (6) in any one month.*
2. Additional Services. New services may be introduced for e-Banking from time to time. The Credit Union will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

IV. Schedule of Fees

The Credit Union offers the benefits and convenience of the e-Banking Service to you free. e-Bill pay is free to members with Choice Checking Accounts. For members with Business Checking accounts, e-Bill Pay is free up to 10 bills per month and \$.55 per bill over 10. EFCU checking account required. From time to time, the charges may be changed. We will notify you of any changes as required by law.

V. Statements

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account. If you have opted to receive e-Statements, you will no longer receive a hard copy statement.

VI. Use of Your Security Password

You are responsible for keeping your password and online account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, Password, or User ID;
- Do not leave your PC unattended while you are in the Credit Union's e-Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you believe your password has been lost or stolen, or if you suspect any fraudulent activity on your account, call the Credit Union immediately at 812-424-2621 between the hours of 9:00 a.m. to 5:00 p.m., Monday through Thursday, until 5:30 p.m. on Friday, and between 9:00 a.m. and noon on Saturday. Telephoning the Credit Union is the best way of minimizing your losses and liability. (See; Section XI) If you believe your Password has been lost or stolen, please use the Password change feature within the e-Banking section of the Web site to change your Password.

VII. Electronic Mail (E-mail)

If you send the Credit Union an e-mail message, the Credit Union will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

NOTE: E-mail transmissions outside of the e-Banking site are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system.

VIII. e-Bill Pay Services

- A. Description of Service. The e-Bill Pay Service permits you to use your Internet-enabled device to direct payments from your designated online e-Bill Pay Account to third parties you wish to pay. Your e-Bill Pay Account must be a primary checking account. Through the e-Bill Pay Service, you can pay bills from your e-Bill Pay Account to businesses or individuals. All payments you make will be deducted from the checking account that you designate as your e-Bill Pay Account for the e-Bill Pay Service. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time. You should not use the e-Bill Pay Service to make payments to settle securities purchases, payments to interest bearing accounts, tax payments, or court ordered payments. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.
- B. Scheduling Payments. Funds must be available in your e-Bill Pay Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday, or holiday), funds must be available in your e-Bill Pay Account the following business day (e.g. Monday). After funds are withdrawn from your e-Bill Pay Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check. You may choose to schedule payments to recur in the same amount at regular weekly, monthly, or semi-monthly intervals. When you create a new payee in the e-Bill Pay Service, it takes two (2) business days to set up the payee to receive payments. You should schedule a payment to a new payee at least ten (10) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee. For all subsequent payments, you agree to allow at least four (4) to ten (10) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to four (4) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the e-Bill Pay Service will send a check that may take up to ten (10) business days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Credit Union will work with the payee on your behalf to reverse any late fees or charges.
- C. No Duty to Monitor Payments. The Credit Union is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Credit Union will not be liable in any way for damages you incur for any of the following reasons:
1. insufficient funds in your e-Bill Pay Account to make the payment on the processing date;
 2. delays in mail delivery;

3. changes to the payee's address or account number unless we've been advised of the change in advance
4. the failure of any payee to correctly account for or credit the payment in a timely manner, or
5. any other circumstances beyond the control of the Credit Union.

If the session during which you schedule a payment or transfer ends by 4:00 p.m. CST, the Credit Union will be considered to have received it on that day. Otherwise, it will be considered received on the following business day. For all entries made using the Services, the time recorded by the e-Banking Service will be considered the official time of the transaction.

If your e-Bill Pay Account does not have sufficient funds to make a payment as of the date the payment is debited to your account, the e-Bill Pay Service will automatically block future e-Bill Pay Service until the account has sufficient funds to make the payment. The Credit Union will attempt to notify you by e-mail or U.S. Postal Mail, but the Credit Union shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. In all cases, you are responsible for either contacting the bill payment service provider (Checkfree) to either make alternate arrangements for the payment or reschedule the payment through them. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

- Cancel or Change Payment Instructions. Payments must be changed or canceled using the e-Bill Pay Service. This can be done either over the Internet or by calling the e-Bill Pay Provider Customer Service Department.
- No Signature Required. When any payment or other online Service generates items to be charged to your account, you agree that we may debit your e-Bill Pay account without requiring your signature on the item and without prior notice to you.
- Multiple Person e-Bill Pay Accounts. If more than one person has access to an e-Bill Pay account, each person may individually enroll in the e-Bill Pay service. Each enrolled person needs a unique password but may choose to use the same payee list. Each individual may terminate her/his enrollment in the e-Bill Pay service without affecting the Service for any other person enrolled in that e-Bill Pay account. However, any enrolled person may terminate the e-Bill Pay service which will terminate the service for all enrolled persons on that e-Bill Pay account.

IX. Business Accounts

If you are a business, any authorized user of your business is authorized on such terms, conditions, and agreements as we may require to:

- enter into this Agreement, as amended from time to time;
- access each account of yours in any manner and for any purpose available through the Service, whether now available or available at some time in the future; and

- use any e-Banking service in any manner and for any purpose available through the Service, whether now available or available at some time in the future.

X. Term and Termination

- A. Term. This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.
- B. Termination for Cause. We may immediately terminate your electronic Branch privileges (including the e-Bill Pay Service) without notice to you under the following circumstances:
- you do not pay any fee required by this Agreement when due or
 - you do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

- C. Termination for Convenience. To terminate this Agreement, you must notify the Credit Union and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s) When e-Bill Pay is terminated, any prescheduled bill payments made through e-Banking will also be terminated. Your final charge for the e-Bill Pay service will be assessed at the end of your statement cycle. You may notify the Credit Union by one of the following methods:
- By sending e-mail to: info@evansvillefcu.org.
 - By calling 812-424-2621, option 7.
 - By writing a letter and either sending it to the following address: Attention: e-Banking Services, PO Box 0651, Evansville, IN 47704-0651, or giving it to a Member Support Representative at any of the Credit Union's locations.

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status if you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 90-day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

XI. Electronic Fund Transfer Provisions For Consumers

- A. Applicability. These provisions are only applicable to online electronic fund transfers which credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Credit Union may rely on any exceptions to these provisions which are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.
- B. Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFTs:

1. If you notify the Credit Union within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFTs that occur before notification, whichever is less
 2. If you fail to notify the Credit Union within two (2) business days after your password was lost or stolen, your liability will not exceed the lesser of \$500.00 or the total of:
 - \$50.00 or the amount of unauthorized EFTs that occur within the two (2) business days; and
 - The total of authorized EFTs which occur during the two (2) days before notification to the Credit Union, provided the Credit Union establishes that these EFTs would not have occurred had the Bank been notified within that two-day period.
 3. You must report an unauthorized EFT which appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. Your liability will not exceed the amount of the unauthorized EFTs that occurred with the 60-day period. You may also be liable for the amounts as described in sections 1 and 2 above.
 4. If the report is made orally, we will require that you send the complaint or question in writing within 10 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within 10 business days, we may not credit your account until the investigation is completed. If an alleged error involves an electronic fund transfer outside a state or territory or possession of the United States, the applicable time periods for action by us are 20 business days (instead of 10) and 90 calendar days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete. You may request copies of the documents that were used in the investigation.
 5. You may notify the Credit Union by telephone or writing. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not advised.
- C. Telephone Numbers and Addresses. In case of errors or questions regarding an e-Banking transaction, call 812-424-2621 or write us at: Attn: e-Banking Services, PO Box 0651, Evansville, IN 47704-0651. We must hear from you at the telephone number or address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:
- Your name and account number
 - A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information
 - The dollar amount of the suspected error and date on which it occurred.

- D. If you have a question regarding an e-Bill Pay transaction, please call Checkfree at 877-370-1783, or follow the inquiry instructions provided within the e-Bill Pay service.

XII. Liability

- A. Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your e-Banking or e-Bill Pay services accounts. Unless otherwise required by applicable law, we are only responsible for performing the e-Banking and e-Bill Pay services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

1. If through no fault of the Credit Union, you do not have enough money in your account to make the transfer.
2. If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions that we have taken.
3. If there is a hold on your account, or if access to your account is blocked, in accordance with Credit Union policy.
4. If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe someone has accessed your accounts without your permission and you fail to notify the Credit Union immediately.
7. If you have not properly followed the instructions on how to make a transfer included in this Agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

- B. Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an e-Banking or e-Bill Pay account.

- C. Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an e-Banking or e-Bill Pay account.
- D. Virus Protection. The Credit Union is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your computer using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

XIII. General Terms and Conditions

- A. Credit Union Agreements. In addition to this Agreement, you and the Credit Union agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the e-Banking Service or the e-Bill Pay Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in this Agreement. We will automatically deduct the fees related to this Service from your e-Bill Pay Account each month.
- B. Changes and Modifications. The Credit Union may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.
- C. Assignment. We may assign this Agreement to an affiliate of the Credit Union or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.
- D. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.
- E. Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:
 - 1. where it is necessary for the provision of e-Banking and 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 or court orders, or other reporting requirements;
 - 4. if you give us your permission;
 - 5. to the Credit Union affiliated companies.

F. Governing Law. This Agreement is governed by the laws of the State of Indiana and applicable federal law.