



Online Banking Agreement and Disclosure

Introduction

This Agreement is the contract which covers your and our rights and responsibilities concerning the Online and Mobile Banking (Online Banking) and Bill Pay (Bill Payment) Services offered by Cross Valley Federal Credit Union (CVFCU). By submitting the authorization for the Online Banking service or using the password to make any Online Banking transactions, you agree to the following terms governing your accounts and our rights and responsibilities concerning Online electronic funds transfer services. Electronic funds transfers (EFTs) are electronically initiated transactions through Online Banking service involving your deposit accounts.

Definitions

As used in this Agreement, “you” and “yours” mean those who apply for this service. “Account” and “accounts” means any one or more share accounts you have with the Credit Union. “We”, “our”, “us”, and “Credit Union” refer to CVFCU who holds your account.

Online Banking

Upon acceptance of this agreement, you may use your personal computer or mobile device(s) to access your accounts. You must use your username and your password to access your accounts. The Online Banking service is accessible seven (7) days a week, 24 hours a day. However, from time to time, some or all the Online Banking services may not be available due to system maintenance. You will need a personal computer and a web browser (such as Google Chrome or Microsoft Edge). For Mobile, you will need an iPhone or Android mobile device. You are responsible for the installation, maintenance and operation of your computer or device. CVFCU will not be responsible for any errors or failure involving your computer or device. At the present time, you may use Online Banking service to:

- Update your information and desired settings
 - Change your address, phone number, and email
 - Change your username and/or password
- Shares and Loans
 - View current and available balances
 - View transaction history; add tags, notes, and images to transactions
 - View pending transactions, cleared check images and active holds
 - Search, filter, print and download transactions
 - Intuit Web and Direct Connect for Quicken and QuickBooks
 - Apply for a loan
 - Request a loan payoff amount
 - Skip loan payments for a fee
- Move Money
 - Initiate payments and transfers to internal accounts
 - Initiate transfers to external accounts
 - View, create and delete scheduled transfers
 - Bill Pay
 - Create, modify, and delete payees
 - Select default payment share
 - Initiate, revise, and delete payments
 - Request a check withdrawal
- Debit Card Services
 - Temporary Block/Unblock card
 - Report lost or stolen card and request replacement
 - Create travel notifications
 - View and request modification to card limits
- Remote Deposit Capture
 - Deposit checks
 - View deposit history
- Statements, Notices, and Tax Forms
 - View statements, notices, and tax documents
 - Change statement delivery preferences
- More Services
 - Initiate stop payments for Drafts/ACH
 - Order Checks
 - View our routing and your account number
 - Alert Notifications
 - Biometric authentication
 - Secure Message Center

Transaction involving your deposit accounts will be subject to the terms of your Membership and Account Agreement.

Online Banking Service Limitations

The following limitations on Online Banking or Mobile Banking transactions may apply:

- a. **Account Information.** The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for any ATM deposit transactions and our Funds Availability Policy.
- b. **Share to Share Transfers.** You may make share transfers to your other accounts as often as you like with CVFCU. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your deposit or loan agreement. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, 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 primary member and will be mailed to your postal address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits.
- c. **Linked Accounts.** In Online Banking you may designate "linked" accounts at the Credit Union between which you may transfer funds electronically. In addition, you may designate accounts in your name at other financial institutions to/from which you may transfer funds. The setup of linked accounts includes a verification procedure. That the limit of the amount you may transfer is the available balance in your account. Other limits may apply based on the service being requested. You authorize us to transfer funds electronically between designated account(s) according to your instruction.
 - By initiating an external transfer, I hereby authorize CVFCU to initiate debit and/or credit entries to my external account and offset my CVFCU account. I understand that should regularly scheduled transfer date fall on a weekend or Federal Holiday, a debit transfer shall occur on the following banking date and a credit transfer shall occur on the previous banking date. I am aware that in the case of loan payments, the amount of the monthly payment may change from time to time, and that the amount of the monthly debit may change accordingly. CVFCU will notify you in advance if your payment changes. I authorize CVFCU to transmit correcting entries when applicable. This authority shall remain in effect until I revoke it by canceling the transfer through digital banking or until CVFCU has received written notification from me of its termination at such a time and in such a manner as to afford CVFCU a reasonable opportunity to act on it. CVFCU reserves the right to terminate external transfers at any time.
- d. **Secure Message Center.** You may use the secure message center to send messages to us. The message may not, however, be used to initiate a transfer or stop payment order on your account. The Credit Union may not immediately receive messages that you send, and the Credit Union will not take action based on requests until the Credit Union actually receives your message and has a reasonable opportunity to act. If you need to contact the Credit Union immediately regarding an unauthorized transaction or stop payment request, you may call the Credit Union at the telephone number set forth in Member Liability Section.
- e. **Alerts.** With online banking Alerts, you can ask us to send you an automated email or text message about your account. Each Alert becomes effective after you set up and activate it. You can manage the types of your Alerts, and you can suspend or stop any Alert at any time. We reserve the right to change the types of Alerts available or terminate Alert service at any time. You must be aware Alerts are not encrypted, so anyone with access to your e-mail will be able to view your Alerts and their contents. Depending upon which Alerts you select, they may include information such as your account balance, payment due date, or other account-related information. Alerts may be processed in real-time. Alert information may be subject to time lags and/or delays. We do not guarantee the delivery, timeliness, or accuracy of any Alert, whether within or outside our control. In requesting Alerts, you agree we will not be liable for any delays, failure to deliver, or misdirected delivery of any Alert; any errors in Alert contents; or any actions you or anyone else may take or not take in reliance on an Alert. Alerts are sent to the e-mail address and/or mobile number you specify. If you change your e-mail address and/or mobile number, you are responsible for informing us of the change and updating any associated alerts.

- f. Bill Pay. If CVFCU approves you to use its online Bill Pay (also referred to within this section as “Bill Pay” or “Service”) your use of the Bill Pay constitutes your consent to this Agreement, as supplemented by the terms and conditions described in this section. The provisions of Cross Valley FCU’s Membership and Account Agreement and applicable service terms are incorporated into the Agreement by reference.

Definitions. As used in this section of the Agreement, which relates to Bill Pay Terms and Conditions. “Credit Union”, “we”, or “us” shall refer to Cross Valley FCU. “Service” shall mean the Bill Pay offered by the Credit Union and associated third-party providers. “You”, “Your” or “Subscriber” each person who signs the Bill Pay enrollment form or is otherwise authorized to use the Service. “Payee” shall mean the individual, business, or other entity to which you intend to send a payment through the Service and for which you accurately provide and maintain the appropriate or required information such as name, bill remittance/payment delivery address, phone number, account number, and account holder name; and to whom you authorize the Credit Union to remit payments on your behalf through the Service. “Payee List” shall mean your personal list of Payees that you maintain within the Service and from which list you may select to schedule Payments. “Merchant” shall mean any business Payee you establish within the Service for whom the Service provider has established a business relationship expressly for the purpose of remitting Payments from the Service. “Funding Account” shall mean the checking or similar account for which you are an authorized signer, and from which the Credit Union may debit or otherwise collect the funds necessary to remit the Scheduled Payment to the corresponding Payee, per your instructions. “Fee Account” shall mean the checking or similar account for which you are an authorized signer, and from which the Credit Union may automatically debit or otherwise collect all Service fees. “Business Day” shall mean every Monday through Friday, and do not include Saturday, Sunday, Federal Holidays or Credit Union Holidays. “Scheduled Payment” shall mean the payment instructions you establish within the Service in order to properly direct funds from the Funding Account you designate to the Payee you designate. “One-Time Payment” shall mean a Scheduled Payment that results in a single payment delivered to the Payee per your instructions. “Recurring Payment” shall mean a Scheduled Payment that results in a series of payments delivered to the Payee at regular intervals per your instructions and shall continue to do so until you cancel it or until the maximum number of payments and/or final payment date that you specified is reached. “Payment” shall mean the specific single instance of a One-Time Payment or a specific instance of a Recurring Payment, as the case may be. “Payment Amount” shall mean the monetary figure you specify in a Scheduled Payment, including the regular amount and the final amount of a Recurring Payment series, that the Service shall remit to the Payee. “Payment Date,” “Withdraw On Date” or “Withdrawal Date” shall mean the Business Day on which you schedule the Payment to be debited from your Funding Account unless this date falls on a non-Business Day in which case it shall be the immediately preceding or following Business Day as indicated in the Scheduled Payment instructions. In any case, it is the date on which sufficient available funds must exist in the Funding Account. “Due Date,” “Deliver By Date” or “Delivery Date” shall mean the Business Day on which you schedule the Payment to be delivered to your Payee unless this date falls on a non-Business Day in which case it shall be the immediately preceding or following Business Day as indicated in the Scheduled Payment instructions. In any case, it is the date you determine to be most appropriate to deliver payment to your Payee considering such factors as the Payee-specified date payment due, grace period, late payment policy or late fee, and/or your knowledge of actual time required for the Payee to receive and process the payment and to credit your account with the Payee, and/or the urgency/criticality of payment delivery, as the case may be. “Cut-Off Time” shall mean the time of day that Payments to be processed that day shall be processed, and after which time the earliest possible Payment Date or Withdraw On Date and Due Date or Deliver By Date shall be calculated from the next Business Day.

RESPONSIBILITY. The Service provider shall use commercially reasonable efforts to process the Scheduled Payments per your instructions. Neither the Service provider nor the Credit Union shall be liable for any Payment transaction if: (i) you do not have enough money in your Funding Account to complete the transaction; (ii) a legal order prohibits withdrawals from your account; (iii) your Funding Account is closed or has been frozen, or is otherwise not authorized to debit the corresponding Payment Amount; (iv) the transaction would cause your balance to go over the credit limit for any credit arrangement set up to cover overdrafts; (v) you, or anyone you allow, commits fraud or violates any law or regulation in connection with the Services; (vi) any electronic terminal,

telecommunication device or part of the electronic fund transfer system is not working properly; (vii) you did not provide complete and correct information about the Funding Account, Payment or Payee; (viii) you did not properly follow the instructions or terms and conditions for use of the Service; (ix) you knew and/or had been advised that Service was not operating properly at the time you scheduled the Payment; (x) there is a postal delay; or (xi) circumstances beyond the Service provider's control (such as fire, flood or improper transmission or handling by a third party) prevent, hinder or delay the transaction. With the exception of the foregoing, if the Service provider incorrectly debits your Funding Account and/or directs funds from your Funding Account to a Payee inconsistent with the instructions you specified in the Scheduled Payment, the Service provider shall, upon detecting the error or receiving notice from you, be responsible for returning the improperly transferred funds to your Funding Account and/or redirecting funds to the proper Payee and/or contacting the Payee to request appropriate adjustments on your account with the Payee except as otherwise provided under the Authorization section below.

LIABILITY. You will be responsible for any Payment request you make that contains an error or is a duplicate of another Payment. We and/or the Service providers are not responsible for a Payment that is not made if you did not properly follow the instructions for making a Payment. We and/or the Service providers are not liable for any failure to make a Payment if you fail to promptly notify us after you learn that you have not received credit from a Payee for a Payment. We and/or Service provider are not responsible for your acts or omissions or those of any other person, including, without limitation, any Payee or transmission or communications facility, and no such party shall be deemed to be Cross Valle FCU's and/or Service provider's agent. In any event, we and/or Service provider will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with the Bill Pay Terms and Conditions or the Service, even if we and/or Service provider has knowledge of the possibility of them. The Credit Union and/or Service provider is not liable for any act, failure to act, or delay in acting if it is caused, in whole or in part, by any cause beyond the Service provider's and/or our reasonable control.

SETTING UP AND MAINTAINING PAYEES. You may add, modify, or delete Payees as necessary. It is your responsibility to manage your Payee List and maintain accurate Payee information, such as (but not limited to) the address to which the Payee specifies Payments are to be delivered, your account number with the Payee, the name on your account with the Payee, etc., except where the Service provider expressly indicates that it shall manage such Payee information, such as a Merchant's remittance address. Payees must reside or exist within the United States of America or its territories or commonwealths. The Service provider and/or Cross Valley FCU reserve the right to refuse or remove a Payee for any reason.

SETTING UP PAYMENTS. To schedule Payments, you must choose a Payee from your Payee List. You may schedule One-Time Payments and Recurring Payments to any of your Payees. It is your responsibility to cancel, skip, reschedule, or revise a Scheduled Payment in accordance with the Payee's instructions to you, or as needed to ensure sufficient available funds in the corresponding Funding Account, or under circumstances where the Payee may return the Payment to the Service provider due to any reason outside the Service provider's or the Credit Union's control. The Service provider and/or Cross Valley FCU reserve the right to refuse or cancel a Payment for any reason.

The earliest possible Payment Date / Withdraw On Date and Due Date / Deliver By Date for each Payee will be determined and presented by the Service when you schedule a Payment. The Service will not permit a Payment Date / Withdraw On Date or Due Date / Deliver By Date earlier than the earliest possible dates presented. The Service determines this earliest possible Payment Date / Withdraw On Date and Due Date / Deliver By Date based on the number of Business Days required to deliver a Payment to the Payee, which is primarily affected by whether or not the Payee has agreed to accept remittance of Payments electronically (typically one or two (1 or 2) Business Days) or requires Payments be delivered by check (typically four or five (4 or 5) Business Days). A Payee's location or policies for posting and crediting payments may require additional Business Days. Payments scheduled after the Service's Cut-Off Time shall be processed no earlier than the following Business Day. Currently, the Cut-Off Time is 4:00 p.m. Central Standard Time, but the Service provider and/or Cross Valley FCU may change the Cut-Off Time without prior notice.

You should carefully consider factors such as the Payee's date payment due, grace period, whether the Payee's date payment due falls on a non-Business Day, etc. when scheduling a Payment to avoid late payments and late fees. You must allow the necessary number of Business Days prior to the Payee's date of payment due for each Payment, including each Payment of a Recurring Payment series. Some businesses take longer to post payments than others. You should consider allowing additional time for the initial Payment to a Payee through the Service in order to gauge the appropriate Payment Date / Withdraw On Date or Due Date / Deliver By Date in each case, and determine whether to allow an additional one (1) or two (2) business days to avoid incurring any late fee charged by the Merchant. It is your responsibility to schedule Payments appropriately and in accordance with the Payee's requirements. Neither the Service provider nor Cross Valley FCU shall be responsible for late payments, nor reimburse you for late fees, for any Payment delivered in accordance with your instructions, nor as a result of a Payee's payment processing policies, or any other circumstance outside the Service provider's control.

Any payments you wish to make through this Service must be payable in U.S. dollars to a payee located in the United States. We reserve the right to restrict the types of payees to whom payments may be made using the Service from time to time. Payments may be declined due to OFAC (Office of Foreign Asset Control) violations. You should not use the Bill Payment 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.

EDITING OR CANCELING PAYMENTS. Any Payment can be modified or canceled, provided you access the Service prior to the Cut-Off Time on the Business Day Payment is going to be processed. Once a Payment is processed, it cannot be canceled through the Service. Instead, you must contact Customer Service to request a stop payment. A Recurring Payment may be edited or canceled after processing for the current Payment instance is complete.

STOP PAYMENT. You may request to stop payment after payment has been processed by contacting Member Service. The Service's ability to successfully stop payment depends on how the funds were remitted to the Payee and the elapsed time since the Payment was processed. The Service provider and Cross Valley FCU will make commercially reasonable efforts to stop payment per your request but shall have no liability if unsuccessful. You may be charged a stop-payment fee for each request.

EXCEPTION PAYMENTS. Tax payments and court-ordered payments are discouraged and must be scheduled at your own risk. In no event shall we or Service provider be liable for any claims or damages resulting from you scheduling these types of payments. The Service provider shall have no obligation to research or resolve any claim resulting from any such payment. All research and resolution for any misapplied, mis-posted, or misdirected payments will be your sole responsibility.

BILL PAYMENT PROCESS. The Service will process Payments in accordance with the Payment instructions you provide. The Service will not process Payments on weekends or bank holidays. The Service will debit your Funding Account or issue a draft against your Funding Account, and deliver those funds to the designated Payee on your behalf such that the funds arrive as close to the scheduled Due Date / Deliver By Date as is reasonably practicable. Numerous business and technical requirements determine if a Payee can accept Payments electronically, but in all cases, Payments can be remitted by check. The Service provider shall have sole discretion to determine the appropriate remittance method. In order to process Payments efficiently and effectively, or otherwise comply with Merchants' remittance requirements, the Service reserves the right to change or update Payee data or alter the method of Payment remittance. Neither the Service provider nor we shall be responsible for late payments, nor reimburse you for late fees, due to: a) U.S. postal delivery issues; b) electronic remittance network issues; c) your Payee's payment processing procedures; d) instances where the financial risk associated with the Payment requires check remittance instead of electronic remittance or additional Business Days to ensure sufficient funds in the Funding Account are available; or e) other circumstances beyond its control.

AUTHORIZATION. When you schedule a Payment, you expressly authorize the Service provider and/or us to withdraw from your Funding Account the Payment Amount and to remit those funds to the designated Payee on your behalf, and additionally to debit your Funding Account for any applicable Service-related fees. You further authorize the Credit Union to credit your Funding Account for any payment returned from or undeliverable to the Payee. In addition, you certify that the Funding Account is an account from which you are authorized to make

payments and incur debits.

You agree to have available and collected funds on deposit in the designated Funding Account in amounts sufficient to process each Payment as requested by you, as well as any other payment obligations you have to us. Cross Valley FCU reserves the right, without liability, to reject or reverse a Payment if you fail to comply with this requirement or any other terms of the Bill Pay Terms and Conditions, this Agreement, or any other agreements between you and Cross Valley FCU. If you do not have sufficient funds in the Funding Account and we have not exercised our right to reverse or reject a Payment, you agree to pay for such Payment obligations on demand. You further agree Cross Valley FCU, at its discretion, may charge any of your accounts at the Credit Union to cover such Payment obligations.

You authorize the Service provider and the Credit Union to contact your Payees to request appropriate adjustments consistent with your Payment instructions and/or as pertaining to the Service Guarantee and Responsibility, and/or to stop payment on any draft issued against your Funding Account in connection with the Service in the unlikely event that the Service remits funds incorrectly to any of your Payees, and/or to withdraw funds from your Funding Account in the such event if you otherwise receive the benefit of the amount of such incorrectly remitted funds.

RETURNED PAYMENTS. In using the Service, you understand that Payments may be returned by or to the Service provider for various reasons including but not limited to: the account or account number at the Payee is not valid, the Payee address is not valid, the Payee returns or rejects the remittance item, the account at the Payee has been paid in full or has been turned over to another company or individual. The Service shall use commercially reasonable efforts to research and correct the returned payment or void the payment and credit your Payment Account. You may receive a notification from the Service. A returned item fee will be assessed to your Cross Valley FCU account for each returned item. Reference the Fee Schedule available on our website for the list of current fees.

FEES. Additional charges may apply for Subscriber requested Services and Other items. These charges will only be assessed if you request one or more of the services. Reference the Service Schedule available on our website for the list of current fees. There will be no charge for any item if needed to correct a Service error.

Cross Valley FCU and/or the Service provider reserve the right to charge you for research time involving payments no longer available in your Payment history screen. You will be informed of any such charges before they are incurred.

Some Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement included, or, received when you opened your account, which discloses important information concerning your rights and obligations.

Password

- a. **Initial Access.** You must register to use the Online Banking service by providing your member number, last 4 of you SSN/EIN, and DOB (for entity, date the entity originated).
- b. **Password.** The password that you select is for your security purposes. The password is confidential and should not be disclosed to third parties or recorded. You are responsible for the safekeeping of your password. You agree not to disclose or otherwise make your password available to anyone not authorized by you to sign on your accounts. If you authorize anyone to have or use your password, you understand that person may use the Online Banking to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your password and you agree that the use of your password will have the same effect as your signature authorizing transactions.
- c. **Authorization.** If you authorize anyone to use your password in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the Credit Union and changing your password immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized, and your password is changed. If you fail to maintain or change the security of your password and the Credit Union suffers a loss, we may terminate your electronic funds transfers and account service immediately.

Member Liability

If you believe your Username and Password has been lost or stolen, you shall notify us immediately by calling (570) 823-6836. In the event your Username and Password have been compromised you will be required to establish new ones. You assume sole responsibility for maintaining your Username and Password.

Member Service Information

Questions regarding the Service(s), should be directed to CVFCU Member Service, (570) 823-6836, during the business hours of 8:30 AM – 4:30 PM Eastern Time on Monday and Tuesday, 9:30 AM – 7 PM Eastern Time on Wednesday, and 8:30 AM – 7:00 PM Eastern Time on Thursday and Friday. Mail may also be address to: Cross Valley Federal Credit Union, Attn: Member Service, 640 Baltimore Dr. Wilkes Barre, PA 18702. Additionally, you may send a message to CVFCU directly through the CVFCU Online Banking secure message center.

Business Days

Our business days are Monday through Friday, and do not include Saturday, Sunday, Federal Holidays or Credit Union Holidays.

Fees and Charges

Fees and Charges are outlined in the CVFCU Fee Schedule.

Transaction Documentation

Transfers and withdrawals transacted through Online Banking service will be recorded on your periodic statement which will be sent by mail or electronically if you have requested an electronic statement.

Account Information Disclosure

We will disclose information to third parties about your account or the transaction you make; (i) where it is necessary or helpful for completing a transaction; (ii) in order to verify the existence and condition of your account for a third party, such as a credit bureaus or payee, (iii) in order to comply with reporting or other legal requirements (including, for example, legal process); (iv) if you give us your permission; and (v) as otherwise permitted by Law.

Limitation of Liability for Online Banking

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement/disclosure with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If the Digital Banking equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire, flood or power failure) prevent the transfer despite reasonable precautions that we have taken.

Termination of Online Banking Services

You agree that we may terminate this Agreement and your Online Banking service, if you, or any authorizer user of your Online Banking services or password breach this or any other agreement with us; or if we have reason to believe that there has been an authorized use of your Accounts or if you conduct or attempt to conduct any fraudulent, illegal, or unlawful transaction, or if we reasonably believe your account conduct poses an undue risk of illegality or unlawfulness. You or any other party to your account can terminate the Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Notices

The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit

Union will notify you at least thirty (30) days before the effective date of any changes, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

Statement Errors

In case of errors or questions about your Online Banking transactions, contact us by telephone at the phone numbers, send us an e-mail or write us at the address set forth in the Member Service Information, as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

- Tell us your name and member number.
- Describe the error or transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 define our business days in the Business Days section. 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** calendar 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 there was no error, we will send you a written explanation within three (3) days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

*If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

**If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possession and territories, we will have 90 days instead of 45 to investigate.

Other General Terms

- a. **Other Agreements.** In addition to this Agreement, you agree to be bound by and will comply with all terms and conditions applicable to your relationship with the Credit Union, as described in your Membership and Account Agreement, EFT Disclosure and Overdraft Disclosure prior receipt of which you acknowledge.
- b. **Severability.** In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.