

Alternatives Federal Credit Union, referred to as “we”, located at 125 North Fulton Street, Ithaca, New York, 14850, phone: 607-273-4611. “You” refers to the member-owner(s) of a share savings account who has requested Home Banking in connection with that account and any sub-account. You agree to the rules and regulations affecting the use of the personal identification number and Home Banking service provided by us for your convenience.

PERSONAL IDENTIFICATION NUMBER (P.I.N.). This is your “remote banking signature.” You are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not written, in order to prevent unauthorized use, and so you may report its loss or theft accurately.

AUTHORIZED USE. You are authorized to withdraw funds from your account(s) with the use of your P.I.N.

CONSUMER LIABILITY FOR UNAUTHORIZED HOME BANKING TRANSACTIONS. Tell us at once if you believe your card, or P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your card, P.I.N. or other information without your permission. If you do not tell us within two business days after you learn of the loss or theft of your card or P.I.N. or other information, and we can prove that we could have stopped someone from using your card, P.I.N. or other information without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00). If your statement shows transfers you did not make or authorize, 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 you lost if we can prove that we could have stopped someone from taking the money if you told us in time. We are liable only for losses in excess of the limits stated.

NOTIFICATION PROCEDURE. If you believe that your P.I.N. has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at 607-273-4611 or write us at our address listed at the top of the first page of this agreement or listed on our website.

BUSINESS HOURS. Our **lobby hours** are Monday–Thursday 9:00 a.m.–3:00 p.m., Friday 9:00 a.m.–6:00 p.m., and Saturday 10:00 a.m.–1:00 p.m. Our **drive-thru hours** are Monday–Friday 12:00 p.m.–6:00 p.m., and Saturday 10:00 a.m.–1:00 p.m. All hours stated are excluding holidays and we are closed for state and federal holidays.

TYPES OF TRANSACTIONS AVAILABLE. You may use your P.I.N. with the Home Banking service to obtain account information related to any of your share savings and loan accounts regarding current balances and account history; share savings dividend rates; YTD and prior year dividends earned and interest paid on each account, and certificate maturity date(s). You may also make transfers to other share savings or checking/share draft accounts of yours or such accounts you have authorized in writing prior to such transfer request; withdraw funds from share savings and checking/share draft by check made payable to you and mailed to you at your mailing address; make loan payments from any share savings or checking/share draft account to any loan account; apply for a loan or line of credit; and reorder checks.

TRANSFERS. You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance. Home Banking transactions may be made at any time, seven (7) days a week, unless the service is unavailable due to computer backup procedures or maintenance.

FEES AND CHARGES. Transactions involving your account(s) via Home Banking are considered the same as any other transaction in regard to service charges, overdrafts, and other fees, terms and conditions as set forth in your account agreement(s).

CONDITIONS UNDER WHICH WE WILL DISCLOSE INFORMATION TO A THIRD PARTY. You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your accounts for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; (4) where permitted under applicable law; or (5) if you give us your permission.

DOCUMENTATION AND VERIFICATION OF TRANSFER. You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly.

CONSENT TO ACCEPT ELECTRONIC DELIVERY OF e-STATEMENTS, e-NOTICES AND e-DISCLOSURES. I

agree to accept my periodic account and transaction activity for my deposit and loan accounts ("eStatements"); electronic funds transfer (EFT) services and periodic notice of billing error rights; and all disclosures related to my periodic statements, receipts, notices, modifications, amendments; and all other evidence of Alternatives transactions with me or on my behalf electronically, by a visual text to be displayed on a personal computer monitor. I understand that in order to access eStatements, I need to register for Online Access at www.alternatives.org.

ERROR RESOLUTION. Call us at 607-273-4611 or write us at any of our branch locations listed at the top of the first page of this agreement or listed on our website as soon as possible if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

1. Your name and account number.
2. Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
3. The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (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 forty-five (45) days to investigate your complaint or question. For new accounts, Point-of-Sale, or international transactions, we may take up to ninety (90) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days (five (5) business days for VISA® Debit Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

CANCELLATION. We may cancel your Home Banking privileges at any time without notice or cause. We may cancel your Home Banking privileges without notice if your Home Banking service has been inactive for 6 months. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

LIABILITY. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may 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 Home Banking System was not working properly and you knew it was not working properly when you started the transfer. If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. If we have reason to believe that transactions involving your account(s) may be unauthorized, fraudulent, illegal, or otherwise improper.

MODIFICATION. This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.