

ONLINE, MOBILE BANKING AND ESTATEMENT AGREEMENT AND DISCLOSURE

This Agreement and Disclosure is the contract between you and Erie Community Federal Credit Union, which covers your and our rights and responsibilities concerning the online and mobile banking services offered to you by Erie Community Federal Credit Union. These services permit you to electronically initiate account transactions involving your accounts at Erie Community Federal Credit Union. By requesting and using the online and mobile banking service, referred to as e.branch, you agree to the terms and conditions of this Agreement, and any amendments.

Anytime that you access your account(s) through a computer, mobile device, mobile application, or via text alert or text message, you are accessing the account through e.branch. Standard data and text messaging rates may apply.

Online Banking ACCOUNT ACCESS: If we approve your application for the Online Banking service, you may use your personal computer, mobile device, or any other device that allows for internet usage to access your accounts at Erie Community Federal Credit Union. You must use the password and username assigned to you, to access your accounts. Each person who is an owner on an account may apply for access via Online Banking service. Unless the primary owner notifies Erie Community Federal Credit Union otherwise, any person who can transact business on an account as a joint owner will have the same capability electronically. You will need a personal computer, a mobile phone or tablet with access to the Internet in order to use the Online Banking service. You are responsible for the installation and maintenance of your computer. Erie Community Federal Credit Union is not responsible for any errors or failures involving any telephone service, Internet Service, or for the software or hardware of your computer.

You may use the Online Banking service to:

View account balances and transaction history of your share draft (checking), share savings, and loan accounts

Make transfers between your authorized share draft (checking), and share savings accounts

- Make loan and credit card payments from your share draft (checking) or savings accounts

- Request a withdrawal from your regular share account by check, which will be mailed to the address of record, *
- View and print checks that have cleared your share draft (checking) account.
- Inquire if a specific check number has cleared
- Change your username and password
- Setup and review text alerts
- Access and use iPay, Erie Community Federal Credit Union 's bill pay service
- Conduct any other transactions permitted by Erie Community Federal Credit Union.

*fees may apply

TRANSACTION LIMITATIONS: The following limitations on Online Banking transactions may apply in using the services listed below:

You may transfer funds to other accounts of yours at Erie Community Federal Credit Union. Federal regulations limit pre-authorized transfers from your **Savings Account**. During any statement period, you may not make more than six withdrawals or transfers to another Erie Community Federal Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephone or computer order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to penalties up to and including closure by Erie Community Federal Credit Union.

Erie Community Federal Credit Union will not be required to complete a withdrawal or transfer from your share accounts if you do not have enough money in the designated account to cover the transaction. You agree not to use the Online Banking services to initiate a transaction that would cause the balance in your designated share account to go below zero. We will not be required to complete such a transaction, but if we do so, you agree to pay us the excess amount or improperly withdrawn or transferred amount immediately upon our request. We will also refuse to complete your Online Banking transactions if we have cancelled your Online Banking access or we cannot complete the transaction for security reasons.

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 processing time and our Funds Availability Policy.

MOBILE BANKING: You may access your account(s) at any time through your mobile device with the device's browser. You may also access your account(s) through Erie Community Federal Credit Union Mobile Apps. All transaction limitations apply when transacting through your mobile device or through mobile apps. Erie Community Federal Credit Union does not guarantee that your device will be compatible with mobile banking. It is up to you to maintain proper security features on your mobile device to ensure secure connections to mobile banking.

Erie Community Federal Credit Union will not be responsible for any fees incurred by your device carrier. Standard data usage fees will apply determined by the contract you signed with your mobile device carrier.

USER SECURITY: You agree to be mindful of the security and safety guidelines of using online or mobile banking from any computer and/or mobile device. We recommend that you never give out account information or login usernames or passwords to anyone. You agree that if you do allow access to online or mobile banking to any unauthorized user, that you will be responsible for those transactions and any fees that correspond to the transactions. Erie Community Federal Credit Union will not be liable for any of your losses.

iPay, is a free service offered by Erie Community Federal Credit Union. However, there are fees that are involved dependent upon how you use it. In order to use iPay, you must read and agree to the Terms and Conditions listed on the iPay site within Online Banking.

TEXT ALERTS & SMS TEXTING: To participate in text messaging program, you must have an SMS/text messaging-enabled mobile phone. You are responsible for standard text rates and/or data usage rates that apply in conjunction with any of the terms and conditions of your agreement(s) with your cell phone carrier.

ESTATEMENTS: If you have also enrolled in estatements you will receive your Erie Community Federal Credit Union account statements electronically, The Erie Community Federal Credit Union will discontinue sending a paper statement.

Paper statements may be printed from Online Banking, or you may request a paper statement to be mailed to you at the address on file by contacting Erie Community Federal Credit Union at 419-626-4283, Phone Teller at 419-502-2470 or 419-502-2471 or by email at info@eriecommunityfcu.org.

Note: Should you opt to receive estatements please be advised that you may be mailed one paper statement per year.

By enrolling in estatements you also agree to receive all regulatory and account disclosure information electronically.

OPT OUT: If you would like to receive your account statements in paper form, by mail, in person at any Erie Community Federal Credit Union branch location or in writing to Erie Community Federal Credit Union 1109 E. Strub Rd. Sandusky, Ohio 44870.

MOBILE PHONE: If we need to contact you to service your account or collect any amounts you owe, you authorize us (and our affiliates, agents or contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you by using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

FEES: Use of Online and Mobile Banking with Erie Community Federal Credit Union is free, however, standard account fees do apply (example, overdraft fees). For all fees, please see the Schedule of Fees disclosure.

CONFIDENTIALITY: The Erie Community Federal Credit Union Privacy Policy will be followed for all online and mobile banking transactions.

CHANGES: Erie Community Federal Credit Union reserves the right to make changes to this policy at any time. If changes are made, you will be asked to agree to the new terms the first time you log on after the new terms go into effect.

Please note that not all Online Banking features will be available for use in mobile apps, text alerts and SMS texting.