



Home Banking Terms and Disclosures

The following explains the terms and conditions for using our Internet Home Banking Service and provides certain disclosures and information concerning the service. Each of your accounts at Alcose Credit Union is also governed by applicable account disclosures and agreements you received at the time you opened these accounts.

ACCOUNT ACCESS

You may access your account using the Internet Home Banking Service at any time, seven (7) days a week, twenty-four (24) hours a day using standard PC Internet access. Link through our home page at www.alcosecu.com to get to the login screen. There may be some downtime due to maintenance and/or server hardware failure.

FEES

Alcose Credit Union's Home Banking Service is free of charge. Your internet service provider will probably charge you an access fee over which we have no control. The optional Electronic Bill Payment Service may have fees associated with its use and are covered by the applicable disclosure.

SERVICES

Transfers - You may transfer funds within your account only. This includes savings, clubs, sharedraft (checking) and loans. Transfers done on the system will immediately affect your account.

Withdrawals - You may request a withdrawal from your savings or checking account. These will affect your account immediately. If the withdrawal is done while the credit union is closed, the withdrawal will be mailed on the next business day. Our business days are Monday through Friday, excluding holidays.

Balances - You may view your share and loan balances and availability and payoffs, where applicable. These balances are real-time balances, but will not include drafts, ATM/debit card or other electronic transactions which you may have done, but are not yet posted by the credit union.

Transactions History - We will permit access to all transactions on your account that have occurred in the current month and the previous month. These transactions will not include drafts, ATM/debit card or other electronic transactions which you may have done, but are not yet posted by the credit union. We also allow you to access draft history, in sequential order.

Password Changes - You may change your Home Banking password at anytime. For your protection, keep this password secret and change it on a regular basis. The staff at Alcose Credit Union does not have access to your password, and must reset your account if it is forgotten.

Additional Services - We may offer new services at anytime. These presented terms and conditions also apply to the additional services, unless specifically noted otherwise.

LIMITATIONS

Federal regulations limit preauthorized transfers from your regular share (savings) account to no more than six (6) per account per month. This includes transfer by phone, fax, overdraft and internet transfer. The credit union reserves the right to limit the number and amount of transactions in the future.

PERIODIC STATEMENTS

You will continue to receive a monthly statement of account unless there is no draft or electronic activity, in which case you will receive a quarterly statement. We may offer electronic delivery of your statement, and if applicable, will notify you via e-mail when the statement is available.

YOUR LIABILITY

By using internet account access, you agree to accept responsibility for protecting the integrity of your password (P/W), in order to prevent unauthorized transactions and/or account access. You also agree that the credit union may revoke your internet account access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the P/W. Granting access to your account via the internet to any other person (non-owner) will make you financially liable for all unauthorized access, losses or misuse of the account, until reported to the credit union.

Tell the credit union at once, if you believe your account number, P/W, or any record thereof, has been lost or stolen, or if your account has been accessed without your authority. Telephoning is the best way of keeping your possible losses down, but you may also notify us via the internet or by writing us at the office. You could lose all the money in your accounts, but if you tell us within two (2) business days of the loss, theft or unauthorized access, you can lose no more than \$50 if someone accessed your account without your permission. If you do NOT tell us within two (2) business days after you learn of the unauthorized access, and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your statement shows any electronic fund transfer you did not make or authorize to be made, 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 after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us, we may extend the time periods.

OUR LIABILITY

If we do not complete a transfer, loan advance, or withdrawal to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages resulting from this failure to act. However, there are some exceptions. We will not be liable: 1) If through no fault of ours, you do not have available funds to make the transfer and/or withdrawal, 2) If the system was not working properly and you knew of the breakdown when you started the transaction, 3) If the Internet Home Banking System fails to perform your transactions due to a mechanical or software malfunction beyond our control, such as, fire or flood, prevent the transaction despite reasonable precautions we have taken, 6) Any other exceptions related to other agreements we may have with you.

ERRORS AND QUESTIONS

In case of errors or questions about your electronic transfers, telephone us at 412-673-2450 or write to us at Empire Building, Suite 101, 3001 Jacks Run Road, White Oak, PA 15131-2555 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error.

You will need to tell us:

- Your name and account number
 - Why you believe there is an error and the dollar amount involved
 - Approximately when the error took place
- If you tell us orally, we may require that you send us 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 and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in questions after the ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. If we decide that there was not 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. If you need more information about our error resolution procedures, call us at 412-673-2450.

MISCELLANEOUS

All credits are provisional and accepted subject to the provisions of the Uniform Commercial Code and the Alcose Credit Union by-laws. Except as governed by federal law, this agreement is governed in accordance with the laws of Pennsylvania. We reserve the right to limit access or cancel on-line access at any time.