

Online Home Banking Disclosure and Agreement

This Online Home Banking Disclosure and Agreement as amended from time to time ("Agreement") sets forth the terms and conditions governing the use of Gabriels Community Credit Union's Online Home Banking electronic services. Disclosure information that applies to Online Home Banking services offered by Gabriels Community Credit Union is given below.

Please read this Agreement completely and retain it with your personal records. By using, or allowing another person to use, Online Home Banking services offered by Gabriels Community Credit Union, you are agreeing to be bound by the terms and conditions of this Agreement. In this Agreement, the terms "you" and "your(s)" refer to the member (if this is a joint account, singular pronouns shall include each of you), and the terms "we", "us", "our(s)", and "Credit Union" refer to Gabriels Community Credit Union.

This Agreement contains the disclosures required by the Electronic Funds Transfer Act.

Electronic Disclosure of Online Home Banking Disclosure and Agreement.

By accessing the Online Home Banking services, you acknowledge electronic receipt of the Credit Union's Online Home Banking Disclosure and Agreement. You agree that you have read this Agreement in its entirety and will abide by its terms and conditions. You understand that the Credit Union will not provide you with an additional paper (non-electronic) copy of this Agreement unless you specifically request it.

Who is Bound by This Agreement

Each person ("signer") who completes the online Application and/or enters their PIN (Personal Identification Number) or signs the Application agrees to be bound by the terms and conditions of this Agreement. If more than one person signs the Application, enters their PIN, or completes the online Application, all signers are jointly and severally liable. The Credit Union can waive or delay enforcement of its rights as to one signer without affecting its ability to enforce its rights as to the other signers. By accessing the system, or authorizing anyone else to access the system, and/or by signing the Application, you agree to be bound by the terms and conditions of the Agreement.

Right to Receive Documentation of Transactions

You will receive a monthly account statement for each month in which there are transactions or activity on your account. In any case, you will receive a quarterly statement.

Your Liability for Lost, Stolen, or Unauthorized Transactions

Tell us AT ONCE if you believe your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within sixty (60) days of our sending you the statement on which the unauthorized use appears, you can lose no more than \$50.00 if someone used your PIN without your permission.

Also, if your statement shows transactions that you did not make, 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 you have authorized someone else to use the PIN, you are responsible for all transactions that person(s) initiates at any time, even if the amount or transactions exceed what you may have authorized.

How to Notify the Credit Union in the Event of an Unauthorized Transaction

If you believe your PIN has been lost or stolen or someone has transferred or may transfer money from your account without your permission, call us at (517)484-0601 or contact us at 1315 E. Michigan Ave. Lansing, Michigan 48912.

Business Days

For purposes of these disclosures, our business days are Monday - Friday 9am to 5pm.

Personal Identification Number (PIN) and Personal Security Code

Your accounts can only be accessed through Online Home Banking by the use of an access device with the PIN. Initially, your PIN must be given to you by Gabriels Community Credit Union personal. If you forget your PIN, contact the Credit Union and we will issued you a new one.

You are responsible for maintaining the confidentiality of your PIN. The PIN should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accordingly. You agree that you will not use or allow anyone else to use your PIN for any transaction that is illegal under applicable federal, state, or local law.

Our Liability for Failure to Make Transfers

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

- your PIN has been entered incorrectly;
- through no fault of ours, you do not have enough money in your account to make the transaction;
- the transaction would go over the credit limit on your credit line;
- the network system was not working properly and you were aware of the malfunction when you started the transaction;
- circumstances beyond our control (such as fire, flood, power failure, or computer down-time) prevented the transactions despite reasonable precautions that we have taken;
- the money in your account is subject to an uncollected funds hold, legal process, or any other encumbrance or agreement restricting a transaction;
- the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account.
- There may be other exceptions not specifically mentioned above.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or the transfers you make:

- when it is necessary to complete the transaction;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders or other legal process;
- to any subsidiary or affiliate; or
- if you give us your prior oral or written permission.

Address Change

You are required to keep the Credit Union informed of your current address to ensure correct mailing of monthly statements.

Amendments

The Credit Union may change the terms and conditions of this Agreement from time to time by mailing written notice to you at your address as it appears on our records. If any change results in greater cost or liability to you or decreases access to your accounts, you will be given at least twenty-one (21) days prior notice of the change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of the system and/or the security of our Online Home Banking service or designated accounts.

Termination

You may terminate this Agreement with us at any time. The Credit Union reserves the right to terminate this Agreement and/or your use of Online Home Banking with or without cause. We may do so immediately if:

- you or any authorized user of your account breaches this or any other agreement with the Credit Union (includes account abuse or overdrafts);
- we have reason to believe that there has been or might be an unauthorized use of your account; or
- you or any authorized user of your account requests that we do so.

Collection Costs

You agree to pay the Credit Union our reasonable expenses, including court costs and attorney's fees, for enforcing our rights under this Agreement.

Additional Benefit Enhancements

From time to time, the Credit Union may offer additional services to you in connection with your accounts. Some services may be provided at no additional cost to you and others may involve a specified fee. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

Reservation of Rights

Failure or delay by the Credit Union to enforce any provision of this Agreement or to exercise any right or remedy available under this Agreement, or at law, shall not be deemed a waiver and the Credit Union expressly reserves the right to enforce such provision, or to exercise such right or remedy, at a later date.

Other Agreements

Except as stated otherwise in the Agreement, this Agreement does not alter or amend any of the terms or conditions of any other agreement you may have with the Credit Union.

Severability

If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (517)484-0601 or write to us at 1531 E. Michigan, Lansing, MI. 48912, as soon as possible, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer 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 ten (10) business days. 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** days to investigate your complaint or question. 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 that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation.

*If you assert 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, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.

Transactions Available

You may use Online Home Banking to perform the following transactions:

- Obtain account balances, dividends and available histories; obtain loan balances, next payment due date, scheduled payment amount, payoff amount, and available histories;
- Obtain clearance of specific checks within the history period available;
- Transfer funds between your savings, checking, and club accounts;
- Make loan payments.

Limitations on Transactions

The maximum aggregate transaction amount permitted by the Credit Union's Online Home Banking service is \$10,000.00 during any 24-hour period.