

Online Banking Agreement

February 5, 2020

This Agreement and Disclosure (“Agreement”) covers your use of Altra Federal Credit Union’s Online Banking service.

In this Agreement, the words “you” and “your” mean members, joint account owners, and authorized users of Online Banking. The words “we,” “us,” and “our” mean Altra Federal Credit Union. The word “account” means any accounts you have with the Credit Union. By using Online Banking, you agree to all of the terms and conditions in this Agreement. All transactions done on Online Banking are also subject to the terms of the specific deposit or loan account agreements and disclosures and the current service charges schedule.

Using Online Banking

You need a personal computer or mobile device and access to the Internet to use Online Banking. You are responsible for installation, maintenance and operation of any required software or hardware. We are not responsible for errors or failures involving any telephone or cable service, Internet service, software or hardware. We cannot provide diagnostic or technical support for your software or hardware.

Recommended web browsers: The latest version of Internet Explorer is highly recommended. If you have the option to choose 32 or 64 bit browser, choose 32 bit. Please note, Internet Explorer 8 is no longer supported by Microsoft and is no longer a secure browser.

Recommended OS: Windows 7 and later (Windows XP and Office 2003 are no longer supported by Microsoft.)

Types of Transactions

At this time, you may use Online Banking to:

- Review account balances and transaction history
- Transfer funds between your accounts and make loan payments
- Transfer funds to savings, checking or loan accounts of other members whom have been pre-authorized for cross-account transfers
- Schedule one-time or recurring transfers in the future
- View, save or print account statements, check copies, or tax notices
- Review Altra Credit Card balances, transactions and statements
- Make a transfer payment from an Altra savings or checking account to your Altra Credit Card
- Set up email notifications based on account balances, completed transfers, cleared checks, etc.
- Export transactions to Quicken, Quickbooks, MS Money, or a .CSV file
- Submit address, phone or email changes or stop payment requests

Bill Pay and Altra Mobile Deposit

- Bill Pay allows you to pay an unlimited number of bills online. Standard delivery of bills is free. Expedited options will incur charges.
- Altra Mobile Deposit allows you to deposit checks remotely by using the camera feature on your mobile device. This service is offered to qualified individuals based on criteria the Credit Union has set.

The Bill Pay and Altra Mobile Deposit services have separate user agreements and disclosures.

Altra Pay

E-SIGNATURE AND ELECTRONIC DISCLOSURES AGREEMENT

You are signing up to use the Altra Federal Credit Union (“Credit Union”) Altra Pay service powered by Acculynk that allows you to send funds to another person. This E-Signature and Electronic Disclosures Agreement (“E-Sign Agreement”) applies to all communications, documents, disclosures and electronic signatures related to the products, services and transfers offered or accessible through the Service offered by your Credit Union for all cardholders, authorized users, account owners, account signers, applicants, and any other person using this Service as a Sender or Recipient or registering to use this Service.

Agreement to Conduct Transactions by Electronic Means

You agree to conduct the transfers offered through the Service by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a mobile or web-based electronic interface or email. Each time you use this Service and submit information to the Credit Union you agree to the electronic access, receipt and acceptance of documents, disclosures and forms. You may not use this Service unless you agree to receive documents by electronic means.

You further agree that you intend to electronically contract with us for the Service and that all transactions completed through this Service will result in valid and legally binding agreements. You also agree that you have adequate access to a mobile phone with sufficient internet connectivity to conduct these transactions online. You acknowledge that you meet the hardware and software requirements to access this Service as described below.

Agreement to Receive Disclosures Electronically

You agree to receive all legal and regulatory notices, disclosures and other communications associated with your registration or use of this Service through electronic means including web-based electronic interface, mobile phone interface or email.

Contact Information

To use this Service you must provide your current email address so that we can send you important information related to your use of this Service. You may review and update the personal information maintained about you in the "Account Settings" section of the Site at any time to ensure that it is accurate.

Hardware, Software and Operating System

The requirements for accessing our online systems to use this Service and access disclosures are as follows: You must use a smart phone to use this Service. You must have a device that uses a supported version of one of the following browsers: Internet Explorer, Firefox, Chrome, or Safari. You may also use a mobile phone application developed for this Service if your mobile phone supports it. You are responsible for installation, maintenance, and operation of devices used to access this Service. Credit Union is not responsible for errors, failures, or malfunctions of any device used or attempted to be used for access to this Service. Credit Union is also not responsible for viruses or related problems associated with use of these online systems.

CREDIT UNION ALTRA PAY SERVICE AGREEMENT AND TERMS OF USE ("TERMS OF USE")

These Terms of Use set forth the terms and conditions under which the Service is offered. The Service allows a Sender to transfer funds to a Recipient through electronic means. These Terms of Use affect your rights, you should read them carefully.

Unauthorized use of these systems is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. Credit Union or its Service Provider may monitor and audit usage of this system. You are hereby notified that the use of this system constitutes consent to such monitoring and auditing.

Any Account accessed through the Service is also subject to the terms and conditions of your Account ("Account Disclosures"). You should review the Account Disclosures carefully, as they may include transaction limitations and fees that might apply to your use of the Service.

1. Definitions

"Account" or "Accounts" refers to any accounts that may be debited or credited with funds under these Terms of Use.

"Recipient" means the cardholder to whom the Sender transfers funds.

"Sender" is the Credit Union Cardholder that transfers funds to another person through the Service.

"Service" means the Altra Pay P2P service powered by Acculynk that allows a Sender to send funds to Recipient.

"Service Provider" is Acculynk a company that arranges for person-to-person payments to customers of any U.S. financial institution.

"Site" is the Service Provider's electronic location accessed by a user through a mobile phone or other access device.

"Transfer" means an electronic movement of funds from an account at Credit Union to an account of another party by means of the Service.

"Transfer Instructions" are the information that you provide when using the Service.

"Us," "We," and "Our" means Credit Union.

"You" and "Your" mean each person who applies or registers to use the Service and each person who uses the Service, including both the Sender and Recipient of a Transfer.

2. Description of Service and Consent

Credit Union debit cardholders may send one-time Transfers to Credit Union members or a depositor of another financial institution. Notice is given to the Recipient by the Sender providing the Recipient's email address or mobile phone number. You may originate these Transfers by use of mobile phone. You may register for the Service which will make future Transfers more convenient for you. To use this Service you are providing information to our Service Provider from your mobile phone. Service Provider is a vendor of Credit Union.

By participating in the Service, you are representing to the Credit Union that you are the owner or you have the authority to act on behalf of the owner of the mobile phone number or email address you are using to send or receive messages regarding Transfers. In addition, you are consenting to the receipt of emails or automated text messages from the Credit Union or its agent, regarding the Transfers and represent to the Credit Union that you have obtained the consent of the Recipients of your intended Transfers.

Funds may be transferred to any account in the United States as long as the Transfer is legal and allowed by the financial institutions involved.

3. Eligibility

Individuals with a debit card issued by Credit Union are eligible to use this Service to send funds to a Recipient. Any individual with an account in the United States that may receive POS or ACH transactions may use this Service to receive funds that are transferred by the Sender. Other restrictions and eligibility requirements apply as described in this Agreement or other disclosures. By using the Site or the Service, you represent that you meet these requirements.

4. Transfers

You may make one-time Transfers by entering your debit card number and email address. The Sender provides the Recipient's email address or mobile phone number, and the Service uses this information to notify the Recipient. A Recipient must accept the Transfer within 10 days, or the Transfer will be cancelled and reversed. During this period, funds will be removed from the Sender's Account for the amount of the Transfer and the fee if applicable. Once the Recipient has successfully accepted the Transfer, funds will be sent to the Recipient's financial institutions for deposit to the Recipient's account. If the Sender and Recipient are both Credit Union members enrolled in the Service, Transfers will be immediately debited from the Sender's Account and reflected in the Recipient's Account. If the Sender and Recipient are both enrolled in the Service but are customers of different financial institutions, Transfers will be immediately debited from the Sender's Account and will be delivered to the Recipient's financial institution once claimed. Credit Union is not responsible for any failure of another financial institution to timely credit its customer's account.

You acknowledge and agree that Transfers will be completed using only the email address or mobile phone number you enter even if it identifies a person different from your intended Recipient. The name you enter will help you identify your intended Recipient in the drop down menu and your transaction history but will not be used to process payments. You must accurately enter the Recipient's email address or mobile phone number since your obligation to pay for the Transfer will not be excused by an error in the information you enter.

Transfer Instructions relating to external accounts and the transmission and issuance of data related to such Transfer Instructions shall be received pursuant to the terms of this Agreement, and the rules of the National Automated Clearing House Association ("NACHA") and the applicable automated clearing house, as well as any EFT Network, or networks, utilized to automate the transfer of funds and governed by Regulation E, (collectively, the "Rules"). The parties agree to be bound by such Rules as in effect from time to time. In accordance with such Rules, any credit to an Account shall be provisional until the Credit Union or the third party institution, which holds the account, has finally settled such credit.

It is the responsibility of the Sender and Recipient of funds to provide accurate information. You agree that you as Sender are authorized to withdraw or as Recipient are authorized to deposit funds into the Accounts whose numbers you provide or into the Accounts associated with the card number you are providing. You authorize the Credit Union, directly or through third parties, to make any inquires considered necessary to validate your identity. This may include asking you for further information, requiring you to take steps to confirm ownership of your email address or financial instruments, ordering a credit report and verifying your information against third party databases or through other sources.

You authorize the Credit Union to debit your account to complete the Transfer you request. If you are receiving funds, you authorize the crediting of your account using card networks or NACHA

5. Sender Acknowledgment

By using this Service you, as the Sender, authorize the sending of an email or text message instructing the Recipient how to receive the funds that you are sending. You are further authorizing any Recipient of this message to act on the instructions to receive the funds you are sending. You acknowledge that any party receiving the email message at the email address you provide or text message at the mobile phone number you provide may obtain the funds you are sending.

You acknowledge and agree that we are not responsible for determining the identity of the party who receives the email or text message and acts upon the email or text message you provide. Your funds may not reach the intended Recipient because of errors made by the Sender or Recipient and you could lose all the funds. The funds that are credited to the account cannot be recalled by us. If you suspect that you have entered information incorrectly, call us immediately and we may be able to cancel the Transfer. We have no obligation to cancel the Transfer or to reimburse funds that were transferred according to the Sender's instructions. Furthermore, we may reject any Transfer request and may terminate your use of this Service for any reason including attempting insufficient funded Transfers.

6. Recipient Acknowledgment

By using this Service you as the Recipient are confirming that you are the person to whom the Sender intends to transfer funds. As the Recipient, you will be asked to provide your debit card information that will be used to transfer funds to your Account. If you choose not to provide your debit card information or your institution does not participate, you will be asked to provide account information including account number and routing information for your financial institution. In this case the funds will be transferred through the Automated Clearing House.

It is important that you enter accurate information. You agree that Credit Union, the receiving financial institution and our Service Provider may rely solely on the instructions you provide. If you enter inaccurate cardholder or account number information the funds may be deposited into another person's account. You acknowledge that the financial institution may make the deposit based on the account number or card number you provide even if those numbers do not correlate to the name that you provide. Retrieval of these funds will be the Recipient's responsibility to work with the financial institution to which the funds were sent. You may lose all the funds that were transferred. The funds that are credited to the account cannot be recalled by us.

If you suspect that you have entered information incorrectly or that you have received funds in error, call us immediately and we may attempt to cancel the transaction. We have no obligation to cancel the Transfer or to reimburse funds that were transferred according to the Recipient's instructions.

By using this Service you agree that you are the intended recipient of the email or text message and that you are the intended recipient of the funds. If you are not the person to whom the funds are intended then you agree to take no further action. You understand that it is a federal felony to use another person's identification with the intent to commit unlawful activity. You represent that the information you are providing is your true and correct information. If any information you provide is fraudulent, Credit Union reserves the right to recover all costs or losses from you, regardless of whether such costs or losses are incurred directly or indirectly.

7. Fees and Limitations on Transfers

You may transfer up to \$1,000 per transaction. The Credit Union may establish a limit on the number of Transfers and on the total dollar amount of Transfers that can be attempted or completed in one day. You may send multiple Transfers each day; a separate fee may be charged for each Transfer you send. We may modify the amount and frequency of Transfers at any time for security reasons or due to account activity.

Funds will be transferred from the account from which the debit card is authorized to transfer funds. Such transfers may overdraw your account and may result in a transfer from another account to cover the overdraft. In any of these situations, a transfer fee will be charged, as applicable. You may be denied service for insufficient funds in your account. You will be responsible for any other transaction fees that apply to your Account.

Please note that your mobile carrier may charge you for text messaging. Please check your mobile service agreement for details on applicable fees. The receiving institution may have limits on the number and type of Transfers allowed. Your financial institution may also charge a transaction fee.

8. Timing of Transfers

Transfers to remove the funds from the Sender's Account may take place immediately. However, the timing of funds received will depend on when the Recipient responds to the email and when their financial institution posts the Transfer. The posting of the Transfer is dependent on the business days of that institution.

9. Issues Affecting the Posting of Transfers

You authorize us to debit your account to complete the Transfer you request. If you are receiving funds, you authorize the Credit Union to credit your Account using card networks/switches or NACHA.

Other events may affect the timing or success of a Transfer reaching the intended Recipient. Such events may include, but are not limited to, errors made by the Sender or Recipient in entering information, inaccurate account or card number information, delays in posting by the receiving institution, acts of God, and network and NACHA interruptions. If we believe the Transfer may be illegal, we may decline or reverse the Transfer. The receiving institution may choose not to post the Transfer or to delay posting the Transfer. Neither the Credit Union nor the Service Provider is responsible for any delays in the Transfer of funds or the posting of funds to the Recipient's Account. You may have certain rights and responsibilities regarding the failure to timely post transactions and you are encouraged to pursue dispute resolution with the receiving financial institution.

Financial institutions have rules and regulations that govern their accounts. Some of these regulations may not allow a POS or ACH transfer of funds. You are responsible for ensuring that these types of Transfers are allowed for the Account that you specify. For example, an IRA may not allow electronic transfers directly into the Account. We are not responsible for any action or lack of action taken by the financial institution that delays, inhibits, or prevents the posting of the Transfer to the Account.

10. Security

The Sender and Recipient of funds may choose to register for this Service to simplify their future use of the Service. They will be asked to create a username and password and you are responsible for keeping them secure. We will not ask you for your password.

If the financial institution contacts us or our Service Provider for information regarding your Account, you authorize us to discuss the Transfer and the account information you have provided.

11. Cookies, Browser Information and Related Issues

When you visit the Site, the Service Provider may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other information. This data may be used, among other uses, to improve the operation of the Site and to improve the security of the Site and Service by assisting in "authenticating" who you are when you access the Site or Service, particularly if you register for the Service and are issued or create a username and password.

The Service Provider may also receive additional information about your visit to the Site, including the pages you view, the links you click and other actions you take in connection with the Site and the Service. This data may be used, among other uses, to improve the operation of the Site and the Service.

Like most websites, the Site also uses “cookies,” which are small data files placed on your device by the web server when you visit the Site. Most such cookies are “session” cookies that are only used for a specific period during which you are on the Site, but a few are “persistent” cookies that stay on Your hard drive and are read by the web server when you return to the Site (unless you erase them). The Site uses cookies to store your preferences and other information on your mobile phone in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to the Site. These cookies are linked to personal information about you, such as your email address. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to sign in or use other interactive features of the Site that depend on cookies.

You may encounter the Service Provider’s cookies or pixel tags on websites that we do not control. For example, if you view a web page created by a third party or use an application developed by a third party, there may be a cookie or pixel tag placed by the web page or application.

12. Access to Information about You

You may review and update the personal information maintained about you in the “Manage Account” section of the Site at any time to ensure that it is accurate.

Once you close your Accounts with the Credit Union or you no longer have a debit card, you may no longer send Transfers. However your Account information will be maintained for a retention period to accommodate any residual issues that may arise.

13. Amendments

Credit Union may amend these Terms of Use or any other disclosures at any time by posting a revised version on the Site. The revised version will be effective immediately at the time it is posted, unless a delayed effective date is expressly stated therein. Credit Union may also provide you with an email notification of such amendments. The Credit Union may require you to affirmatively acknowledge or accept the revised Terms of Use in order to continue using the Service. Any use of the Service after a notice of change (whether by Site posting, email, or express acknowledgment or acceptance) will constitute your express agreement to such changes.

14. Limitations of Warranties

THE SITE AND SERVICE AND RELATED DOCUMENTATION ARE PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF THE SITE MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OR CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU. THIS PARAGRAPH GIVES YOU SPECIFIC LEGAL RIGHTS AND YOU MAY ALSO HAVE OTHER LEGAL RIGHTS THAT VARY FROM STATE TO STATE.

THE FOREGOING SHALL CONSTITUTE YOUR EXCLUSIVE REMEDIES AND THE ENTIRE LIABILITY OF CREDIT UNION AND ITS AFFILIATES AND SERVICE PROVIDERS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, FOR THE SERVICE AND THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED. YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE SERVICE MAY BE DELAYED, INTERRUPTED OR DISRUPTED PERIODICALLY FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING, BUT NOT LIMITED TO, ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICE, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS OR OTHER REASONS.

15. Limitation on Liability

IN NO EVENT SHALL CREDIT UNION OR ITS AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE CAUSED BY ITS AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE SERVICE OR THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM.

16. Limitation on Damages

CREDIT UNION’S AGGREGATE LIABILITY AND THE AGGREGATE LIABILITY OF ITS AFFILIATES AND SERVICE PROVIDERS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$1,000 (ONE THOUSAND DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

17. Time for Making a Claim

IN NO EVENT SHALL CREDIT UNION OR ITS AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE OR THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OF COMPETENT JURISDICTION WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY.

18. Indemnification

You agree to indemnify, defend, and hold Credit Union and its affiliates, officers, directors, employees, consultants, agents, service providers and licensors harmless from any and all third party claims, liability, damages, and/or costs (including but not limited to reasonable attorneys' fees) arising from your use of the Service, our reliance on the Transfer instructions and other information you provide, the performance or non-performance of other financial institutions, or other signers, owners or users of your Accounts.

19. Severability.

If any provision of these Terms of Use are found to be invalid or unenforceable, that provision will be enforced to the maximum extent permissible, and the remaining provisions will remain in full force.

20. This site is created and controlled by Altra Federal Credit Union in the State of Wisconsin.

As such, the laws of the State of Wisconsin will govern these Terms of Use, without giving effect to any principles of conflicts of laws.

21. Contacting Us

If you have any questions about this Service or this Agreement, you may contact us at the phone number or postal address below:

Altra Federal Credit Union
Attn: Member Contact Center
1700 Oak Forest Drive
Onalaska, WI 54650
800-755-0055

22. Disclosure Access

You may access Our Privacy Policy at www.altra.org relating to the collection and use of your information.

Credit Union members may access Our Electronic Fund Transfer (EFT) disclosure by viewing our Terms and Conditions document at www.altra.org. Non-Credit Union members should consult their financial institution for their EFT disclosures.

External Transfer

External Transfer allows you to schedule transfers between Altra and other financial institutions. Please ensure that you have sufficient funds to affect any funds transfers from your Accounts. We may at any time decline to execute any funds transfers that we believe may violate applicable law.

We may verify your Accounts that you add to the Service from time to time. You authorize us to validate the Accounts through the use of a test transfer, in which one or more low value payments will be credited to and debited from the Account(s). The test credit will always occur before the test debit and will always be of the same amount, so that the balance of your Account(s) will never be less than the actual balance. Once the test transfer is complete we may ask you to access your Account(s) to tell us the amount of the test credit(s) and/or debit(s) or any additional information reported by your bank with the test transfer(s).

You may not make funds transfers in excess of limits described on the Service. We reserve the right to change from time to time the dollar amount of funds transfers you are permitted to make using our Service.

Outbound Transfers (from your Credit Union account into your account at another financial institution) have a \$2,000 per transaction limit; \$2,000 per 24 hours. Outbound transfers are typically credited to your other account within two (2) business days. Inbound Transfers (from your other financial institution into your Credit Union account) have a \$2,000 per transaction limit; \$2,000 per 24 hours.

Transfers into Altra are free; there is a small fee for transfers out of Altra.

Transfers

Electronic withdrawals and/or transfers from a savings or money market account are limited by Federal regulations to a total of six (6) in any one month. This limit includes transfers or withdrawals made through Online Banking, automatic payments or withdrawals, and automatic overdraft protection transfers.

The Credit Union may, at its discretion, approve a transaction that takes an account balance negative, which would incur a standard overdraft fee. The

Credit Union also reserves the right to refuse a transaction that would result in insufficient funds, draw on unavailable funds, or take an account below a required minimum balance.

eStatements and Electronic Notices

When you register for online banking, you may consent to receive your periodic account statements online through our eStatement service. You must provide a valid email address and log in to Online Banking to receive eStatement services. New members must log in to Online Banking at least once by the end of the month in which you became a member, or a paper statement will be sent. If you currently receive paper statements and wish to change to eStatements, simply click on Online Services and select eStatements. Your statement preference is then set going forward until we receive notification from you to change it, if applicable. Your eStatements may include the periodic account and transaction activity for your deposit, loan and credit card accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and mortgage interest paid and any disclosures.

eStatements and notices are accessed by signing on to Online Banking and clicking on the eStatement button. For credit card eStatements you will need to click on your credit card number on the Accounts Summary page and then the Make Payment/Card Details button in Online Banking. We will send you an e-mail whenever a monthly statement, account notice, or tax form is available for review. You will be able to access statements and other documents online for a period of 36 months. You also have the option to download or print the documents for future reference.

You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive eStatements at any time. To do this for all but credit card eStatements you will need to contact us at 800- 755-0055. For credit card eStatements you need to click on Online Services, then “Cancel eStatements” located within the credit card page.

If you opt to receive paper statements, there will be a \$2 fee each month you receive a statement.

Account Information Available

Online Banking maintains six months of transaction history online for all accounts. Current or new account balance, transaction, or history information is limited to available information. Accounts may show a Balance and a different available Balance as a result of pending transactions or funds availability.

Security

You will be required to enter your User ID and a password to access your accounts. The first time you use Online Banking, you will be asked for your email address, and you will be asked to provide answers to three Challenge Questions that will be used for Security.

Multilayer Security helps protect you against identity theft or other online fraud. Once you've provided answers to the challenge questions, you can add extra security protection to enroll the computer you are using. After you enroll a computer, you will be able to sign on from that computer without answering a Challenge Question each session. You can enroll multiple computers; we do not recommend enrolling computers you do not regularly use. When you sign on using a computer that is not enrolled, you will be asked to validate your identity by typing in the answer to one of Challenge Questions.

Password Security

For optimal security, we require that you change your password periodically. You are responsible for safeguarding your password. You agree not to disclose or otherwise make your password available to anyone who is not an authorized user on your accounts. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use Online Banking or your password, you are responsible for any transactions they authorize or conduct on any of your accounts.

Liability for Unauthorized Access

Tell us at once if you believe your password has been lost or stolen, or an unauthorized person has obtained access to your accounts without your permission. Telephoning is the best way of keeping your possible losses down. If you believe anyone has used your Password or accessed your accounts through Online Banking without your authorization, please contact us immediately. During business hours, call 800-755-0055. After hours, you may email info@altra.org.

You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your password, you can lose no more than \$50 if someone used your password without your permission. Also, if your statement shows transfers 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 a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If your statement shows unauthorized Online Banking transfers, notify us at once. Please refer to the last page of your statement for instructions on reporting errors or questions and the Important Account Information for our Members brochure.

Business Hours

Our Member Contact Center is open Monday through Friday from 7:30 a.m. to 6 p.m. CT. Visit www.altra.org for the location and business hours of your local office.

Stop Payments

You may use Online Banking to place a stop payment on a check or range of checks drawn on your personal Altra Federal CU checking account. Stop payments on checks are not guaranteed until 48 hours after the date of request. A fee will be charged to your account as listed in the current Fee Disclosure.

Credit Union's Liability for Failure to Make Transfers

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 and the instructions you transmit, we will be liable for your actual losses or damages.

However, we will not be liable:

- If you do not have adequate funds in your account to complete a transaction, your account is closed, the transaction amount would exceed your credit limit on a line of credit, or
- If the funds in your account are subject to an administrative hold, legal process or other claim.
- If your computer fails or malfunctions, if circumstances beyond our control (such as fire, flood, telephone outages, postal strikes, equipment or power failure) prevent making the transaction, or
- If Online Banking is not working properly and the problem would have been apparent when you attempted the transaction.
- If you have not given complete, correct and current instructions.
- If there are other reasonable exceptions.

Fees and Charges

There is no charge for using Online Banking. Some transactions or transfers may be subject to charges under the terms and conditions of that agreement.

Account Information Disclosure

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Please refer to our Privacy Policy for additional details. You received a copy of this document at account opening and annually in your periodic statement. It can also be found under Disclosures.

Termination of Online Banking Services

We may terminate your use of Online Banking if you or any authorized user of your account/password breaches this or any other agreement with us; or if we have reason to believe there has been unauthorized use of your account or password.

You or any other party to your account can terminate your use of Online Banking by calling or writing to us. However, termination of the system will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.