

TEMPE SCHOOLS CREDIT UNION
2800 S Mill Avenue
Tempe, AZ 85282

INTERNET ACCOUNT ACCESS AND BILL PAYMENT SERVICES DISCLOSURE

This Agreement is the contract, which governs your rights, responsibilities and use of CU@Home and CUpay@Home, and Tempe Schools Credit Union's internet services. In this Agreement, the words "you" and "yours" mean the account owner(s) agreeing to the terms and conditions by selecting Accept button. The words "we", "us" and "our" mean the Credit Union.

Our Internet address is www.tscu.org. You can use Tempe Schools Online account access to:

- Obtain balances and other account details on your share and loan accounts.
- Make transfers between your share accounts (regular share, share checking, and Money Management accounts) and from your share account(s) to pay your loan payments.
- Withdraw funds from your share account(s), by check, to be mailed to you at your address of record on the next available business day.
- Obtain loan advances from your Line of Credit, by check, to be mailed to you at your address of record on the next available business day.
- Review approximately three months of transaction activity on your accounts.
- Download selected transactions from regular share and share checking accounts to personal financial management software.
- Open an e-Share, i.e Savings, Money Market, or Certificate.
- Assign account beneficiaries.
- Make payments to third parties through CUpay@Home, internet bill payment service.

TERMS AND CONDITIONS

By accessing the TSCU website, each of you jointly and severally, agree to the terms and conditions of this Agreement and acknowledge you understand you are contractually liable according to the applicable terms disclosed.

TSCU may waive, in our sole discretion, any fee, charge, term, or condition set forth in any of the Agreements, at the time this service is opened or subsequent thereto, on a one-time basis or for any period or duration without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this agreement. You agree that this Agreement may be amended from time to time.

Any payments scheduled for payment on a Holiday, Saturday or Sunday will be processed on the following business day. You authorize TSCU to post such payments (debits) to your TSCU Checking Account and realize payments may be posted prior to any ACH deposits on the same day. Your checking account established Overdraft Protection will apply to the payments authorized, as well as Regulation D limitations to withdraw funds from the Regular Savings Account.

You understand and agree that:

- You agree the funds may be deducted from your checking account anywhere from one to five (1 to 5) business days after the send date.
- You should allow at least seven to ten (7-10) business days for check payments and one to four (1-4) business days for electronic payments to reach your Payee.
- You agree payments to governmental agencies and court ordered payments are not allowed through this service.
- You further understand and agree that the timelines given above are based on normal business operations for TSCU, the bill pay service provider, and your Payee.
- You agree payments are limited to payees within the United States and the maximum dollar amount is \$9,999.99.

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- We will not be responsible for any loss or penalty that you incur due to a lack of sufficient funds or other conditions that may prevent the debiting of funds from your checking account.
- We may not be able to stop payment on a payment after it is withdrawn from your account.
- You understand that TSCU is not liable for any payments that you initiate through this service.
- You understand that by entering an incorrect PIN, you may disable the service. To reinstate service a new PIN may be requested in writing or you may contact a TSCU representative at 480-967-9475 or 1-800-851-7749.
- You may incur a monthly service charge that will be debited from your checking account at the end of each month.
- You must contact the credit union to cancel this service and related charges that will be effective the following month.

LIMITATIONS ON TRANSFERS

Federal regulations limit pre-authorized transfers from your regular share account and Money Management account to no more than six per account per month. This includes transfers by phone, fax, wire, and cable, overdraft transfers to checking, and Internet instruction.

LIABILITY

By applying for Internet account access, you agree to accept responsibility for protecting the integrity of your PIN and Password in order to prevent unauthorized transactions and/or account access. You also agree that TSCU may revoke your Internet account access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the PIN and Password. 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 TSCU.

Contact TSCU immediately if you believe your account number, PIN, password, or any record thereof, has been lost or stolen, or if your account has been accessed without your authority. The best way of keeping your possible losses down is by contacting TSCU by telephone, but you may also notify us via the Internet or by writing to the address below. Contact us immediately if your statement shows any electronic fund transfer you did not authorize. If you do not advise of any unauthorized transactions within 60 days after the statement was mailed, you may not be credited any funds that may have been lost after the 60 days timeline. If there are extenuating circumstances (i.e, a long trip or a hospital stay) that prevented contact being made to TSCU, we may extend the time periods.

ADDRESS AND TELEPHONE NUMBERS

If you believe unauthorized access occurred on your account or your PIN or Password has been stolen, or that someone has transferred or may transfer money from your account by accessing your account without your permission, call TSCU Monday through Friday between the hours of 9:00 a.m. and 5:00 p.m. Arizona Time at 800-851-7749 or 480-967-9475; send an email to eft@tscu.org; or write to us at Tempe Schools Credit Union, Attn: Electronic Services, 2800 S. Mill, Tempe, AZ 85282.

BUSINESS DAYS

For purposes of these disclosures, TSCU's business days are Monday through Friday, excluding holidays.

DOCUMENTATION OF TRANSFERS

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Your periodic statement will specifically identify each electronic transaction. You will receive a monthly account statement for each month in which you initiate electronic transactions. In any case, you will get a statement at least quarterly. Additionally, through TSCU's CU@Home, you can view all of your transaction activity at any time.

CHARGES

Currently, there is no charge for TSCU's CU@Home or internet account access, however, TSCU reserves the right to charge in the future.

STOP PAYMENTS

Once a CUpay@Home payment is in process it cannot be cancelled and you cannot change a payment in this status. However, as long as the payment has not been processed and reflects as a Scheduled Payment you can cancel it up to the day before it is scheduled to process. Payments can be deducted from your account 4-7 business days prior to your due date. Any recurring payments initiated by you through CUpay@Home will continue until such time as you specifically cancel those payments online.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

- TSCU will not be held responsible for a transfer not being completed due to, but not limited to, the following exceptions: If you do not have enough money in your account to make the transfer.
- If your transfer will go over the credit limit of your line-of-credit loan(s).
- If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- If circumstances prevent the transfer, despite reasonable precautions have been taken.
- If you have reported an unauthorized use of your PIN or Password, reported it as stolen, or requested that a new PIN be issued, and as a result refusal to honor the original PIN or Password has occurred.

INFORMATION TO THIRD PARTIES

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

- If we return checks drawn on your account for insufficient funds or if we are unable to complete an electronic transfer because of insufficient funds.
- Where it is necessary for completing transfers.
- 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 agencies or a court order.
- If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement is wrong or if you need more information about a transaction listed on the statement, immediately contact us at 480-967-9475 or 800-851-7749, Monday through Friday, between the hours of 9:00 a.m. and 5:00 p.m. Arizona Time; send an email to eft@tscu.org; or you may write to Tempe Schools Credit Union, at 2800 S. Mill, Tempe, AZ 85282. Contact must be made no later than 60 days after the FIRST statement on which the problem or error appeared.

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Provide your name and account number.

Describe the error or the transaction in question, if possible include the transaction confirmation number, and clearly explain why it is believed an error occurred or why more information is requested.

The dollar amount of the suspected error is required.

You may be required to send us your complaint or question in writing within 10 business days. In most cases the results of the investigation is available to you within 10 business days after it has been reported. Any error found will be corrected promptly, however, we may take up to 45 calendar days to investigate your complaint or question. If it is determined an extension period is needed to complete the investigation, your account will be credited within 10 business days in the amount of the suspected error. If your complaint or question was requested to be in writing and it is not received within 10 business days, your account may not be credited.

If it is decided an error was not made, you will be sent a written explanation within three (3) business days after the investigation. Copies of the documents used in the investigation are available upon request.

The functions and limitations of TSCU CU@Home and CUpay@Home services may be updated, without notice, at the option of Tempe Schools Credit Union in order to provide improved service to the membership.